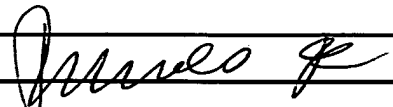


Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Complete If Known	
				Application Number	10/649,397
				Filing Date	August 27, 2003
				First Named Inventor	James R. DeFrancesco
				Art Unit	3694
				Examiner Name	D. L. Greene
Sheet	1	of	39	Attorney Docket Number	DLT-001DV1

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Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
	A1*	US-7,181,427	02-20-2007	DeFrancesco et al.	
	A2*	US-3,970,992	07-20-1976	Boothroyd et al.	
	A3*	US-4,017,835	04-12-1977	Randolph	
	A4*	US-4,491,725	01-01-1985	Pritchard	
	A5*	US-4,600,828	07-15-1986	Nogami et al.	
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	A8*	US-4,648,037	03-03-1987	Valentino	
	A9*	US-4,649,037	03-10-1987	Marsh et al.	
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	A11*	US-4,675,815	06-23-1987	Kuroki et al.	
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	A17*	US-4,772,055	09-20-1988	Fang et al.	
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	A20*	US-4,890,228	12-26-1989	Longfield	
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	A29*	US-5,025,373	06-18-1991	Keyser, Jr. et al.	
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	A38*	US-5,206,803	04-27-1993	Vitagliano et al.	
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	A45*	US-5,241,620	08-31-1993	Ruggiero	
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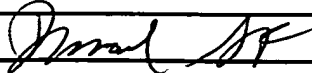
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Application Number	10/649,397	
			Filing Date	August 27, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
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<input checked="" type="checkbox"/>	A47*	US-5,274,547	12-28-1993	Zoffel et al.	
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<input checked="" type="checkbox"/>	A49*	US-5,297,202	03-22-1994	Kapp et al.	
<input checked="" type="checkbox"/>	A50*	US-5,301,320	04-05-1994	McAtee et al.	
<input checked="" type="checkbox"/>	A51*	US-5,361,201	11-01-1994	Jost et al.	
<input checked="" type="checkbox"/>	A52*	US-5,369,570	11-29-1994	Parad	
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<input checked="" type="checkbox"/>	A54*	US-5,537,315	07-16-1996	Mitcham	
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<input checked="" type="checkbox"/>	A56*	US-5,576,951	11-19-1996	Lockwood	
<input checked="" type="checkbox"/>	A57*	US-5,604,341	02-18-1997	Grossi et al.	
<input checked="" type="checkbox"/>	A58*	US-5,611,052	03-11-1997	Dykstra et al.	
<input checked="" type="checkbox"/>	A59*	US-5,627,978	05-06-1997	Altom et al.	
<input checked="" type="checkbox"/>	A60*	US-5,699,527	12-16-1997	Davidson	
<input checked="" type="checkbox"/>	A61*	US-5,734,837	03-31-1998	Flores et al.	
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<input checked="" type="checkbox"/>	A64*	US-5,794,133	08-11-1998	Kashima et al.	
<input checked="" type="checkbox"/>	A65*	US-5,797,133	08-18-1998	Jones et al.	
<input checked="" type="checkbox"/>	A66*	US-5,870,721	02-09-1999	Norris	
<input checked="" type="checkbox"/>	A67*	US-5,878,403	03-02-1999	DeFrancesco et al.	
<input checked="" type="checkbox"/>	A68*	US-5,893,128	04-06-1999	Nauckhoff et al.	
<input checked="" type="checkbox"/>	A69*	US-5,930,776	07-27-1999	Dykstra et al.	
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<input checked="" type="checkbox"/>	A71*	US-5,940,812	08-17-1999	Tengel et al.	
<input checked="" type="checkbox"/>	A72*	US-5,940,829	08-17-1999	Tsuiki et al.	
<input checked="" type="checkbox"/>	A73*	US-5,950,169	09-07-1999	Borghesi et al.	
<input checked="" type="checkbox"/>	A74*	US-5,960,404	09-28-1999	Chaar et al.	
<input checked="" type="checkbox"/>	A75*	US-5,966,699	10-12-1999	Zandi	
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<input checked="" type="checkbox"/>	A78*	US-6,135,349	10-24-2000	Zirkel	
<input checked="" type="checkbox"/>	A79*	US-6,611,052	08-26-2003	Poo et al.	

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Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ⁶
		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				
B	B1	EP-0774725	05-21-1997	Dun & Bradstreet Software Serv		
B	B3	JP-5101250	04-23-1993	Jac Corp		

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. * CITE NO.: Those application(s) which are marked with an single asterisk (*) next to the Cite No. are not supplied (under 37 CFR 1.98(a)(2)(iii)) because that application was filed after June 30, 2003 or is available in the IFW. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

Examiner Signature		Date Considered	01/03/08
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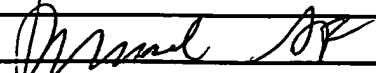
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		Art Unit	3694		
		Examiner Name	D. L. Greene		
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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
<i>BB</i>	C1	"Re-Engineering Update: Where Banks are Going to Fit Along the Information Highway," American Banker, p. 7, vol. 159, No. 98, Apr. 1994.	
	C2	"Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p. 14, Apr. 1997.	
	C3	Baljko, Jennifer, "Automated review system drives BB&T's subprime loan business". Bank Systems & Technology, v34, n7, p. 62, Jul. 1997.	
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	C5	"Opportunities, Obstacles in Suprime Loan Market", Credit Risk Management Report, Feb. 26, 1996, vol. 6, Issue: 4.	
	C6	Berzof, Ken, "Kiosk Issues Bank Cards for Those Dashing Through Dough," The Courier-Journal, vol. 269, No. 155, p. 12, Dec. 2, 1989.	
	C7	Capstone Decision Manager: Application Decision Management, HNC Software, 28 pages, Publication date unknown. (Missing Pages 8, 12, 22, and 28).	
	C8	"Car loans in minutes," Bank Management, Bank Administration Institute, vol. 69, No. 4, Apr. 1993, p. A23.	
	C9	E-mail Message from Michael J. McEnvoy, Tower Group, to Dennis Warnke, CMSINC, Nov. 5, 1998, 3 pages.	
	C10	Evans, Steve, "No Longer Processing Just Plastic," SNLSecurities, Jan. 2000, pp. 39-40.	
	C11	Lawrence, Jeanette, "(Part 1 of 3) Untangling Neural Nets (When is one model better than another?)," Dr. Dobbs Journal, Miller Freeman Inc., Apr. 1990, 3 pages, printed from Internet (http address unclear).	
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	C13	Product Description: StrategyWare.RTM. Version 1.2, Fair, Isaac and Company, Incorporated, 1998, 60 pages. (Missing Pages 44 and 48).	
	C14	RiskWise Products and Services, 2 page brochure, Publication date and source unknown.	
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	C16	"Atlanta-based COIN Banking Systems signs alliance with NCR for credit authorization solution," Business Wire, Business Wire, Inc., Apr. 3, 1991.	
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	C18	Joe Kolman, "Ten Technologies Ahead of the Curve," Institutional Investor, vol. 24, No. 16, p. 123-124, Dec. 1990.	
	C19	"Application Processing for Credit Programs," The Magazine of Bank Management, Bank Administrative Institute, p. 75, Nov. 1988.	
	C20	Bill Atkinson, "Columbia Firm Helps Banks Ring Up Loans on Telephone," Baltimore Business Journal, Baltimore Business Publications, Inc., vol. 6, No. 19, Sec. 2, p. 7B, Oct. 17, 1988.	
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	C22	Richard Read, Crossing the Track to Success, Euromoney, p. 177-180, Jun. 1988.	
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<i>BB</i>	C24	David O. Tyson, Interling Mortgage Software Hits Big Time with Prudential Real Estate Subsidiary Deal, American Banker, p. 12, Nov. 18, 1987.	

Examiner Signature	<i>Michael J. McEnvoy</i>	Date Considered	01/02/08
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		Art Unit	3694		
		Examiner Name	D. L. Greene		
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8	C25	Anonymous, "Barnett arm links with auto dealers," Bank Systems & Technology, Gralla Publications, vol. 34, No. 4, p. 14, Apr. 1997.	
	C26	Conroy, Bill, "Citicorp test-markets device that simplifies home banking," The Business Journal, p. 16, Oct. 29, 1990.	
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	C29	Jost, Allen, "Neural Networks: A logical progression in credit and marketing decision systems," Credit World, International Credit Association, Mar./Apr. 1993, p. 26-33.	
	C30	Kantrow, Yvette D., "Electronic Network Will Link Car Dealers to Many Lenders: Goal is to Create a Form of EFT Transfer System," American Banker Weekly Review, Feb. 8, 1988, pp. 5 & 10.	
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	C38	Barchard, David, "Cautious mortgage lenders redo their sums," Financial Times, Weekend Jun. 20/Jun. 21, 1992.	
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	C40	"Interactive Banking Gets a Push Up North," Bank Systems and Technology, Mill Freeman, Inc., Mar. 1994, p. 6.	
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	C42	Tauhert, Christy, "Commerce Branches off into PC Banking," Bank Systems and Technology, Miller Freeman, vol. 33, No. 4, p. 34-35, Apr. 1996.	
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	C46	DealerTrack v. RouteOne Declaration of Dr. George T. Liger.	
	C47	DealerTrack v. RouteOne Memorandum of Claim Construction Concerning Patents 5,878,403 and 6,588,841.	
	C48	Dealer Track v. RouteOne GMAC 000001.	
	C49	RTC002341--COINLink Team Projects.	
	C50	RTC002303--COINLink Feature/Benefit Analysis.	
	C51	RTC002240--Business Plan 1987.	

Examiner Signature		Date Considered	01/03/04
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		Art Unit	3694		
		Examiner Name	D. L. Greene		
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9	C52	RTC002316--Memo re: New Name for COINLink.	
1	C53	RTC002320--Memo Re: New Name for COINLink.	
	C54	RTC002326--COINLink Meeting May 13, 1988.	
	C55	RTC002330--Steering Committee handwritten notes.	
	C56	RTC002331--Preparations for Pilot and Immediately Thereafter.	
	C57	RTC002334--Tab--Project Statuses.	
	C58	RTC002335--COINLinks Team Projects.	
	C59	RTC002337--COINLinks Team Projects.	
	C60	RTC002340--Memo re: Project Statuses.	
	C61	RTC092343--COINLinks Team Projects.	
	C62	RTC002344--COINLinks Team Projects.	
	C63	RTC002345--COINLinks Team Projects.	
	C64	RTC002346--COINLinks Team Projects.	
	C65	RTC002347--COINLinks Team Projects.	
	C66	RTC002348--COINLinks Team Projects.	
	C67	RTC002349--COINLinks Team Projects.	
	C68	RTC002350--COINLinks Team Projects.	
	C69	RTC002351--COINLinks Team Projects.	
	C70	RTC002352--COINLinks Team Projects.	
	C71	RTC002353--COINLinks Team Projects.	
	C72	RTC002357--Tab--Chrysler.	
	C73	RTC002358--Memorandum re: Chrysler Credit Funding Program.	
	C74	RTC002359--Request for Pricing.	
	C75	RTC002362--Hand written letter to Mr. Nichols Simonds.	
	C76	RTC002363--Hand written letter to Mr. Nichols Simonds (mirror image).	
	C77	RTC002364--Chrysler Credit Pilot.	
	C78	RTC002366--Presentation present to cc Aug. 24, 1989.	
	C79	RTC002372--Business Cards.	
	C80	RTC002373--Summary of COIN's Proposal to Chrysler Credit.	
	C81	RTC002374--The COIN Proposal.	
	C82	RTC002376--Technical Aspects of Pilot Project.	
	C83	RTC002377--Chrysler Credit.	
	C84	RTC002378--Analysis of Chrysler Needs.	
	C85	RTC002379--Presentation Continued.	
	C86	RTC002380--Presentation Continued.	
	C87	RTC002381--Presentation Continued.	
	C88	RTC002382--Presentation Presented to MIS Aug. 25, 1989.	
	C89	RTC002383--Visio.	
	C90	RTC002384--Memorandum re: Summary of notes from phone conversation with Jack Godwin of Chrysler Credit.	
	C91	RTC002386--Tab EDI Law.	
	C92	RTC002387--Memorandum re: Marketing of Electronic Services.	
	C93	RTC002389--Memorandum re: Marketing of electronic Services.	
	C94	RTC002390--Memorandum continued.	
	C95	RTC002391--Correspondence to G.J. Maloney from J.R. Godwin.	
H	C96	RTC002393--Draft EDI Law.	

Examiner Signature		Date Considered	07/03/08
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		Art Unit	3694		
		Examiner Name	D. L. Greene		
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<i>8</i>	C97	RTC002413--An Introduction to Electronic Data Interchange.	
	C98	RTC002438--Flow Diagram of the Statute of Frauds.	
	C99	RTC002440--Draft Discussion Paper on EDI Signatures Issues.	
	C100	RTC002463--Article 4A--Funds Transfers.	
	C101	RTC002469--Limitations on Liability.	
	C102	RTC002477--Press Release Sep. 19, 1989.	
	C103	RTC002485--Tab Generic Ap.	
	C104	RTC002486--Notes.	
	C105	RTC002487--Applicant Data.	
	C106	RTC002488--Customer's Statement.	
	C107	RTC002489--Dealer's Work Sheet.	
	C108	RTC002490--Complete Application.	
	C109	RTC002491--TRWCredentials Service.	
	C110	RTC002505--Credit Application.	
	C111	RTC002506--Omni Auto Confidential Client Statement.	
	C112	RTC002507--Customer Confidential Statement.	
	C113	RTC002508--Questions for F&I Managers.	
	C114	RTC002509--Questions continued.	
	C115	RTC002510--Customer's Statement.	
	C116	RTC002511--STD APP Fields.	
	C117	RTC002512--Notes.	
	C118	RTC002513--Dealer Information.	
	C119	RTC002533--Credit Net Survey.	
	C120	RTC002535--Credit Net Survey--Al Long Ford.	
	C121	RTC002537--New York Credit Net Survey--Smith-Norwich.	
	C122	RTC002539--Credit Net Survey--Mike Shad Ford.	
	C123	RTC002541--Credit Net Survey--Adamson Ford.	
	C124	RTC002543--Credit Net Survey--Terry Ford.	
	C125	RTC002545--Credit Net Survey--Don Dan Ford.	
	C126	RTC002547--Credit Net Survey--Bill Brown.	
	C127	RTC002549--Credit Net Survey--Morris Ford.	
	C128	RTC002551--Credit Net Survey--North Park L/M.	
	C129	RTC002553--Credit Net Survey--Country Ford.	
	C130	RTC002555--Credit Net Survey--Hilltop L/M.	
	C131	RTC002557--New York Credit Net Survey--West Seneca.	
	C132	RTC002559--New York Credit Net Survey--Scarsdale Ford.	
	C133	RTC002561--Credit Net Survey--Bruckman Ford.	
	C134	RCT002563--Credit Net Survey--Bill Russell Ford.	
	C135	RTC002565--Credit Net Survey--Jack Demmer.	
	C136	RTC002567--Credit Net Survey--Dobbs Ford.	
	C137	RTC002569--Draft Creditnet Survey Questions.	
	C138	RTC002570--Draft Credinet Survey Questions.	
	C139	RTC002571--Automation Status, Credit Scoring.	
	C140	RTC002572--Table 89 Automation Status of Customer Service.	
<i>8</i>	C141	RTC002573--Tab--Satellites/Communications.	
	C142	RTC002574--Missing Link: ADCS Standard.	

Examiner Signature	<i>Michael JTC</i>	Date Considered	01/01/08
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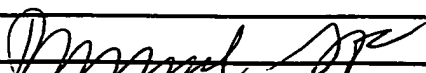
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Sheet	7	of	39	Attorney Docket Number	DLT-001DV1

C143	RTC002577--The Gateway Connection.	
C144	RTC002584--COINLink Customer Number.	
C145	RT41989-RTE41990--web site article re: Bank Systems and Technology.	
C146	RTE41991-RTE41993--Network World, vol. 6. No. 9, Mar. 6, 1999.	
C147	RTE41994-RTE41995--Article titled "Network automates auto loan application process".	
C148	RTE41996-RTE42000--Article titled, "Kiosk issues bank cards for those dashing through dough".	
C149	RTE42001-RTE42016--Bank Management.	
C150	RTE42017-RTE42020--American Banker, vol. CLXIV, No. 49, Mar. 15, 1999.	
C151	RTE42021-RTE42030--Mortgage Banking articles, Aug. 1990.	
C152	RTE42031-RTE42034--Bank Administration article, Nov. 1988.	
C153	RTE42035-RTE42037--Baltimore Business Journal, Oct. 17-23, 1988.	
C154	RTE42030-RTE42047--Banking Technology, May 1993.	
C155	RTE42048-RTE42062--American Banker, Nov. 28, 1987.	
C156	Cross Sections Winter 1996/97 vol. 13 No. 4.	
C157	RTE42069-RTE42078--Credit World, Mar./Apr. 1993.	
C158	RTE42079-RTE42081--American Banker, Feb. 8, 1988.	
C159	RTE42082-RTE42105--A Practical guide to Asset Tracing and Recovery, Apr. 3 & 4, 1997.	
C160	RTE42106-RTE42114--web site article Team Up to Provide Home Banking.	
C161	RTE42115-RTE42124--The Washinton Post, Oct. 6, 1996.	
C162	RTE42125-RTE42216--BAI, Final Report, "The RDS Report on the Future of Retail Banking Delivery", 1994.	
C163	RTE42217-RTE42224--Financial Times, 1992.	
C164	RTE42225-RTE42227--Bank Systems and Technology, Apr. 1984, vol. 31, No. 4.	
C165	RTE42228-RTE42229--Business Week, Sep. 25, 1989.	
C166	RTE42230-RTE42232--Bank Systems and Technology, Apr. 1996.	
C167	RTE44431-RTE44431--Certificate of Correction for US Patent No. 6,208,979.	
C168	RTE44857-RTE44859--Reseller News, Jun. 20, 1988.	
C169	RTE44860-RTE44860--News & views.	
C170	RTE44861-RTE44863--Vendor Progress Report GSI (UK).	
C171	RTE44864-RTE44865--Annual USA systems developments update, Part 2.	
C172	RTE44866-RTE44871--CIS-Commercial Inventory Services.	
C173	RTE44872-RTE44876--Auto-Dealer systems in the UK & Update on European Strategies, 2.sup.nd Quarter Update, 1992.	
C174	RTE44877-RTE44882--Profiting from Computers.	
C175	RTE44883-RTE44885--Annual USA systems developments update, Part 2.	
C176	RTE44886-RTE44890--Vendor Progress Report GSI (UK).	
C177	RTE44891-RTE44900--web site article "Metroteller Hears the Pleasant Jungle of Coins"; Banking Systems and Equipment, May 1988; Business Journal, vol. 3, No. 32, Feb. 22-28, 1988; and Electronic Banking & Finance.	
C178	ADP000001-000500 ADP Information Services Host Systems Detailed Specifications Sections 1-2 Product Requirements.	
C179	ADP000501-001335 Sections 2-8 of ADP Information Services Host Systems Detailed Specifications Requirements Product Requirements.	
C180	ADP001336-001667 ADP Information Services Host Systems Detailed Specifications Product Requirements Sections 1-3.	
C181	ADP001668-002083 Section 3 Program Specifications.	

Examiner Signature		Date Considered	01/03/03
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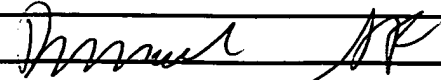
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		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
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	C182	ADP002084-002342 Section 3 Program Specifications.	
	C183	ADP002343-002654 Financial File Application Maintenance, Section 3 Program Specifications.	
	C184	ADP002655-002973 PC Locator List Maintenance, Section 3 Program Specifications.	
	C185	ADP002974-ADP003202--Program Secifications.	
	C186	ADP00001-ADP00012--ADP Information Services Host Systems Detailed Specifications.	
	C187	RTW00001-RTW00174--Chemical Bank.	
	C188	RTW00175-RTW00250--Metroteller Dean Miller Referees.	
	C189	RTW00251-RTW00335--Dean Miller "At a glance" 1990 calendar.	
	C190	RTW00336--U-Link.	
	C191	RTW00337-RTW00342--"The Future is Here Why is Elextronic Access Important?".	
	C192	RTW00343-RTW00349--Coin and Metroteller to Market Electronic Link Between Auto Dealers and Lenders.	
	C193	RTW00347 RTW00348--Corres. to B. Shah from J. Palmer.	
	C194	RTW00349-RTW00351--Corres. to M. Singleton from B. Hill.	
	C195	RTW00352-RTW00376--Corres. to J. Wolfson from J. Palmer.	
	C196	RTW00377-RTW00390--V-Link Analysis.	
	C197	RTW00391-RTW00423--V-Link Product Analysis.	
	C198	RTW00424-RTW00429--Coinlink Project Status Report.	
	C199	RTW00430-RTW00431--Memo to J. Wolfson from Moot et al.	
	C200	RTW00432--V-Link Current.	
	C201	RTW00433--V-Link Logo.	
	C202	RTW00434--V-Link Update.	
	C203	RTW00435--Key Bank V-Link Presentation.	
	C204	RTW00436-RTW00439--Article Marine Midland pland auto loan venture with giants with; Corres.	
	C205	RTW00440--Article Marine forms venture to expant auto financing.	
	C206	RTW00444-RTW00445--Memo to J. Wolfson & C. McIntyre from S. Sterman.	
	C207	RTW00446-RTW00448--Minutes to NFADA Committee Meeting.	
	C208	RTW00449--Memo re: Marine Involvement in Coinlink Project.	
	C209	RTW00450-RTW00453--Coinlink Financial Proforma--with Marine Volume.	
	C210	RTW00454--Memo re: Marine Involvement in Coinlink Project.	
	C211	RTW00455-RTW00456--Coinlink Financial Proforma.	
	C212	RTW00457--Corres. re: Coinlink.	
	C213	RTW00458--Corres. to M. Love from C. Procknal.	
	C214	RTW00459-RTW00461--System 88--Comparison Sheet.	
	C215	RTW00462-RTW00463--Memor re: Coinlink Capitalization.	
	C216	RTW00464-RTW00466--Coinlink Financial Proforma.	
	C217	RTW00468-RTW00470--Cost Summary.	
	C218	RTW00471--Corres to M. Singleton re: Metroteller Systems Inc.	
	C219	RTW00472-RTW00473--Coinlink Functional Specification Outline.	
	C220	RTW00474--Metroteller Systems Inc. Written notes.	
	C221	RTW00475-RTW00484--Coinlink Project.	
	C222	RTW00485-RTW00487--Corres. to P. Willax from J. Willis.	
	C223	RTW00488--Status.	
	C224	RTW00489-SRT00492--Corres. to T. Kress from S. Sterman.	

Examiner Signature		Date Considered	01/03/08
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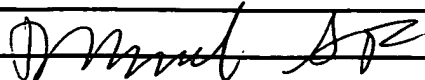
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✓	C225	RTW00493--V-Link Diagram.	
	C226	RTW00494-RTW00519--V-Link Program Functional Specification.	
	C227	RTW00520-RTW00523--Coinlink Technical Specifications Manual.	
	C228	RTW00524-RTW00617--Coinlink Technical Specifications Manual.	
	C229	RTW00618--Metroteller Logo.	
	C230	RTW00619-RTW00646--CoinLink Diagram & Corres. to M. Love.	
	C231	RTW00647-RTW00651--Concurrent Computer Corp.	
	C232	RTW00652-RTW00654--Overview of SDM International.	
	C233	RTW00655-RTW00657--Corres. to M. Love & S. Sterman.	
	C234	RTW00658-RTW00661--Metroteler Systems--Coinlink spreadsheet.	
	C235	RTW00662-RTW00665--Metroteler Systems--Coinlink spreadsheet.	
	C236	RTW00666-RTW00669--Metroteler Systems--Coinlink spreadsheet.	
	C237	RTW00670-RTW00672--Metroteler Systems--Coinlink spreadsheet.	
	C238	RTW00673--Metroteller Systems Inc.	
	C239	RTW00674-RTW00675--Coinlink Project.	
	C240	RTW00676-RTW00677--Memo to J. Wolfson, C. McIntyre from S. Stermen.	
	C241	RTW00678-RTW00681--Subscription Agreement for the Purchase of Shares of Common Stock.	
	C242	RTW00682-RTW00685--Subscription Agreement for the Purchase of Shares of Common Stock.	
	C243	RTW00686--Written notes.	
	C244	RTW00687--Memo re: Coinlink Project Update.	
	C245	RTW00689-RTW00705--Orig. MSI/Coin Agreement.	
	C246	RTW00706-RTW00799--Metroteller Systems Inc. Binder.	
	C247	RTW00800-RTW00898--Integrated Delivery Technologies/ 1988 Business Plan.	
	C248	RTW00899-RTW00924--V-Link Program Functional Specification.	
	C249	RTW00925-RTW00983--NFADA Project Planning Meeting.	
	C250	RTW00984-RTW00985--Article Banks entering race for quick credit ok; Corres. to M. Singleton.	
	C251	RTW0986-RTW001023--Comerica Acceptance Corp. ALPS Project.	
	C252	RTW01024-RTW001027--Indiana Center for Telecommunication.	
	C253	RTW01028-RTW01039--Certified Collateral Corp. CARX-OTC.	
	C254	RTW01040-RTW01055--Coinlink Corres. & Agreement.	
	C255	RTW01056--Written Notes.	
	C256	RTW01060-RTW01061--Written Notes.	
	C257	RTW01062-RTW01064--Coin Contacts with written notes.	
	C258	RTW01065--Empire Bank Phase I.	
	C259	RTW01067--written notes.	
	C260	RTW01068-RTW01071--Accounting Statement of Daniel Gordon.	
	C261	RTW01072-RTW01073--Written notes.	
	C262	RTW01074-RTW01089--Outline for Empire Bank Meeting.	
	C263	RTW01090-RTW01092--Agenda Automation of Auto Financing.	
	C264	RTW01093-RTW01094--Application to Approval/Decline Flow.	
	C265	DCS000001--Dealer Ace Development Manual (Copy Cover Page).	
	C266	DCS000002--Dealer Ace Project Participants.	
	C267	DCS000003--Dealer Ace Project.	

Examiner Signature		Date Considered	07/03/08
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		Examiner Name	D. L. Greene		
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C268	DCS000004--Contents.	
C269	DCS000005--Project Leaders.	
C270	DCS000006--Application Development Committee.	
C271	DCS000007--Automated Credit Application.	
C272	DCS000008--Implementation Committee.	
C273	DCS000009--System Features Committee.	
C274	DCS000010--Off-Hours Service Committee.	
C275	DCS000011--Scope.	
C276	DCS000012--General Business Requirements.	
C277	DCS000013--Business Requirements.	
C278	DCS000014--Simware Network Overview.	
C279	DCS000015--Tab--Field Notes.	
C280	DCS000016--Memo re: Dealer A.C.E.--Rollout progress.	
C281	DCS000017--General Doc Form--App ID Dup. Check in Batch.	
C282	DCS000018--General Doc Form--Discounted Indicator.	
C283	DCS000019--General Doc Form--Weekly Hardcopy Report.	
C284	DCS000020--General Doc Form--Dealer Number Changes.	
C285	DCS000021--General Doc Form--Weekly Hardcopy Report.	
C286	DCS000022--General Doc Form--Weekly Hardcopy Report.	
C287	DCS000023--General Doc Form--Weekly Hardcopy Report.	
C288	DCS000024--General Doc Form--Refinement to the Send Function.	
C289	DCS000026--General Doc Form--Preliminary Notes for Tech Team.	
C290	DCS000030--General Doc Form--What to do if the Branches want to use A.C.E. on Sunday.	
C291	DCS000047--General Doc Form--NADA UVG Available Indicator.	
C292	DCS000049--Report.	
C293	DCS000076--General Doc Form Auditing for Product changes, Including UVG.	
C294	DCS000082--General Doc Form Branch Ace used Vehicle Guide Processing.	
C295	DCS000085--General Doc Form Expanded Transaction type change Capability.	
C296	DCS000089--General Doc Form Summary of Changes to the Branch System.	
C297	DCS000091--General Doc Form Changes to UVG Processing for Vehicles Not Funded.	
C298	DCS000098--Used Vehicle Scenarios.	
C299	DCS000100--Dealer System Interface for Branch-Entered Apps.	
C300	DCS000106--General Doc Form System Test Plan.	
C301	DCS000112--General Doc Form Financial Information Screen.	
C302	DCS000114--Branch Ace Collateral Screen.	
C303	DCS000123--Memo re Summary of Jul. 15, 1994 Core Team Meeting.	
C304	DCS000125--General Doc Form Dealer Ace Data Retention.	
C305	DCS000128--General Doc Form Current Development Activity Form.	
C306	DCS000130--General Doc form Dealer A.C.E. DB2 Table Identification.	
C307	DCS000131--General Doc Form Exit to Use Vehicle Guide from the Applicant Screen.	
C308	DCS000133--Interface to the Used Vehicle Guide System.	
C309	DCS000136--General Doc Form Branch Ace Properties.	
C310	DCS000138--General Doc Form New Work Queues in Branc ACE Revised.	
C311	DCS000140--Memo re Dealer Ace application Development Priorities.	
C312	DCS000148--General Doc Form System Test.	
C313	DCS000149--Dealer Ace Test Plan.	

Examiner Signature		Date Considered	01/02/08
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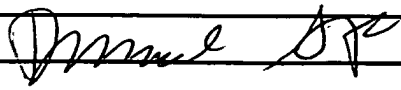
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		Examiner Name	D. L. Greene		
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C314	DCS000152--More Changes to the Branch System.	
C315	DCS000153--General Doc Form CFC Dealer Mainframe Menu.	
C316	DCS000155--General Doc Form Changes to Branch Table Maintenance.	
C317	DCS000161--General Doc Form New Work Queues in Branch Ace.	
C318	DCS000163--General Doc Form Application Statuses--Internal Codes.	
C319	DCS000165--General Doc Form Send Comand with Comments.	
C320	DCS000171--General Doc Form Dealer to Branch Messages.	
C321	DCS000173--General Doc Form Comments on Current Minutes.	
C322	DCS000177--General Doc Form Changes to the Dealer Log.	
C323	DCS000180--General Doc Form Two Problems to Solve.	
C324	DCS000185--Dealer 3270 Access Via Simware.	
C325	DCS000187--General Doc Form Batch Requirements for Dealer & Branch A.C.E.	
C326	DCS000189--General Doc Form History & Auditing.	
C327	DCS000191--Dealer ACE Data Change fields (continued).	
C328	DCS000193--General Doc Form History & Auditing.	
C329	DCS000199--Applications in the ACE System.	
C330	DCS000202--Dealer ACE Application Development Team Meeting Notes.	
C331	DCS000203--General Doc Form Product Change Function.	
C332	DCS000205--General Doc Form Delete Function.	
C333	DCS000207--Dealer ACE Application Development Sub-Committee Meeting Notes.	
C334	DCS000208--General Doc Form System Weekend Hours.	
C335	DCS000209--General Doc Form Dealer/Branch Interface--Revised.	
C336	DCS000213--General Doc Form Dealer/Branch Interface.	
C337	DCS000217--General Doc Form Dealer/Branch Interface.	
C338	DCS000219--General Doc Form "Preferred Prospect" Recognition.	
C339	DCS000220--General Doc Form Application Development Team Status.	
C340	DCS000222--Full Service System.	
C341	DCS000224--Process Flow Diagrams.	
C342	DCS000234--Financial Information (GK Lease).	
C343	DCS000236--Financial Information (GK Plus).	
C344	DCS000238--Financial Information (Retail).	
C345	DCS000240--Applicant Information.	
C346	DCS000242--Spouse Information.	
C347	DCS000243--Cobuyer Informtion.	
C348	DCS000245--Decision Information.	
C349	DCS000247--Main Menu.	
C350	DCS000258--Dealer A.C.E. System Test Control.	
C351	DCS000260--Dealer A.C.E. System Test Control.	
C352	DCS000269--Dealer A.C.E. system Test Control.	
C353	DCS000277--Dealer A.C.E. System Test Control.	
C354	DCS000284--Dealer A.C.E. System Test Control.	
C355	DCS000293--Chrysler Financial Corporate Deal Direct.	
C356	DCS000358--Dear Ace Dealer Information.	
C357	DCS000673--Ace Automated Credit Evaluation System.	
C358	DCS000681--Dealer Ace--Chrysler Credit's Automated Credit.	
C359	DCS000649--Exhibit B--Schedule of Fees and Charges--Electronic Credit Applications.	

Examiner Signature		Date Considered	07/03/08
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		Examiner Name	D. L. Greene		
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8	C360	DT022652--License Agreement between DealerTrack and CarMax.	
	C361	DT022667--DealerTrack Holding Consolidated Financial Statemetns Dec. 31, 2002 and 2001.	
	C362	FRD000118--Creditnet Bulletin.	
	C363	FRD000193--Ford Credit Operators Guide.	
	C364	FRD000810--Creditnet Status Report.	
	C365	FRD001104--Creditnet Enrollment Form.	
	C366	FRD001105- Creditnet Enrollment Form.	
	C367	FRD001106- Creditnet Enrollment Form.	
	C368	FRD001107- Creditnet Enrollment Form.	
	C369	FRD001108- Creditnet Enrollment Form.	
	C370	FRD001109- Creditnet Enrollment Form.	
	C371	FRD001110- Creditnet Enrollment Form.	
	C372	FRD001111- Creditnet Enrollment Form.	
	C373	FRD001112- Creditnet Enrollment Form.	
	C374	FRD001113- Creditnet Enrollment Form.	
	C375	FRD001114- Creditnet Enrollment Form.	
	C376	FRD001115- Creditnet Enrollment Form.	
	C377	FRD001116--Acknowledgment.	
	C378	FRD001117- Creditnet Enrollment Form.	
	C379	FRD001118- Creditnet Enrollment Form.	
	C380	FRD001119- Creditnet Enrollment Form.	
	C381	FRD001120- Creditnet Enrollment Form.	
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	C384	FRD001123- Creditnet Enrollment Form.	
	C385	FRD001124- Creditnet Enrollment Form.	
	C386	FRD001125- Creditnet Enrollment Form.	
	C387	FRD001126- Creditnet Enrollment Form.	
	C388	FRD001127- Creditnet Enrollment Form.	
	C389	FRD001128- Creditnet Enrollment Form.	
	C390	FRD001129- Creditnet Enrollment Form.	
	C391	FRD001130- Creditnet Enrollment Form.	
	C392	FRD001131- Creditnet Enrollment Form.	
	C393	FRD001132- Creditnet Enrollment Form.	
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	C397	FRD001136- Creditnet Enrollment Form.	
	C398	FRD001137- Creditnet Enrollment Form.	
	C399	FRD001138- Creditnet Enrollment Form.	
	C400	FRD001139- Creditnet Enrollment Form.	
	C401	FRD001140- Creditnet Enrollment Form.	
	C402	FRD001141- Creditnet Enrollment Form.	
	C403	FRD001142- Creditnet Enrollment Form.	
	C404	FRD001143- Creditnet Enrollment Form.	
	C405	FRD001144- Creditnet Enrollment Form.	

Examiner Signature		Date Considered	6/1/03/08
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8	C406	FRD001145- Creditnet Enrollment Form.	
	C407	FRD001146- Creditnet Enrollment Form.	
	C408	FRD001147- Creditnet Enrollment Form.	
	C409	FRD001148- Creditnet Enrollment Form.	
	C410	FRD001149- Creditnet Enrollment Form.	
	C411	FRD001150- Creditnet Enrollment Form.	
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	C423	FRD001162- Creditnet Enrollment Form.	
	C424	FRD001163- Creditnet Enrollment Form.	
	C425	FRD001164- Creditnet Enrollment Form.	
	C426	FRD001165- Creditnet Enrollment Form.	
	C427	FRD001166- Creditnet Enrollment Form.	
	C428	FRD001167- Creditnet Enrollment Form.	
	C429	FRD001168- Creditnet Enrollment Form.	
	C450	FRD001169- Creditnet Enrollment Form.	
	C451	FRD001170- Creditnet Enrollment Form.	
	C452	FRD001171- Creditnet Enrollment Form.	
	C453	FRD001172- Creditnet Enrollment Form.	
	C454	FRD001174- Creditnet Enrollment Form.	
	C455	FRD001175- Creditnet Enrollment Form.	
	C456	FRD001176- Creditnet Enrollment Form.	
	C457	FRD001177- Creditnet Enrollment Form.	
	C458	FRD001178- Creditnet Enrollment Form.	
	C459	FRD001181- Creditnet Enrollment Form.	
	C450	FRD001180- Creditnet Enrollment Form.	
	C451	FRD001182- Creditnet Enrollment Form.	
	C452	FRD001183- Creditnet Enrollment Form.	
	C453	FRD001184- Creditnet Enrollment Form.	
	C454	FRD001186- Creditnet Enrollment Form.	
	C455	FRD001188- Creditnet Enrollment Form.	
	C456	FRD001189- Creditnet Enrollment Form.	
	C457	FRD001190- Creditnet Enrollment Form.	
	C458	FRD001191- Creditnet Enrollment Form.	
	C459	FRD001192- Creditnet Enrollment Form.	
	C460	FRD001193- Creditnet Enrollment Form.	
	C461	FRD001195- Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	01/03/08
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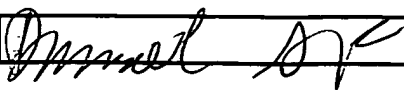
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8	C462	FRD001196- Creditnet Enrollment Form.	
	C463	FRD001197- Creditnet Enrollment Form.	
	C464	FRD001198- Creditnet Enrollment Form.	
	C465	FRD001199- Creditnet Enrollment Form.	
	C466	FRD001200--Creditnet Enrollment Form.	
	C467	FRD001201--Creditnet Enrollment Form.	
	C468	FRD001202--Creditnet Enrollment Form.	
	C469	FRD001203--Creditnet Enrollment Form.	
	C470	FRD001204--Creditnet Enrollment Form.	
	C471	FRD001205--Creditnet Enrollment Form.	
	C472	FRD001206--Creditnet Enrollment Form.	
	C473	FRD001207--Creditnet Enrollment Form.	
	C474	FRD001208--Creditnet Enrollment Form.	
	C475	FRD001209--Creditnet Enrollment Form.	
	C476	FRD001210--Creditnet Enrollment Form.	
	C477	FRD001211--Creditnet Enrollment Form.	
	C478	FRD001212--Creditnet Enrollment Form.	
	C479	FRD001213--Creditnet Enrollment Form.	
	C480	FRD001214--Creditnet Enrollment Form.	
	C481	FRD001215--Creditnet Enrollment Form.	
	C482	FRD001216--Creditnet Enrollment Form.	
	C483	FRD001218--Creditnet Enrollment Form.	
	C484	FRD001219--Creditnet Enrollment Form.	
	C485	FRD001220--Creditnet Enrollment Form.	
	C486	FRD001221--Creditnet Enrollment Form.	
	C487	FRD001222--Creditnet Enrollment Form.	
	C488	FRD001223--Creditnet Enrollment Form.	
	C489	FRD001224--Creditnet Enrollment Form.	
	C490	FRD001226--Creditnet Enrollment Form.	
	C491	FRD001227--Creditnet Enrollment Form.	
	C492	FRD001228--Creditnet Enrollment Form.	
	C493	FRD001229--Creditnet Enrollment Form.	
	C494	FRD001230--Creditnet Enrollment Form.	
	C495	FRD001231--Creditnet Enrollment Form.	
	C496	FRD001232--Creditnet Enrollment Form.	
	C497	FRD001233--Creditnet Enrollment Form.	
	C498	FRD001234--Creditnet Enrollment Form.	
	C499	FRD001235--Creditnet Enrollment Form.	
	C500	FRD001236--Creditnet Enrollment Form.	
	C501	FRD001237--Creditnet Enrollment Form.	
	C502	FRD001238--Creditnet Enrollment Form.	
	C503	FRD001240--Creditnet Enrollment Form.	
	C504	FRD001242--Creditnet Enrollment Form.	
	C505	FRD001243--Creditnet Enrollment Form.	
8	C506	FRD001244--Creditnet Enrollment Form.	
	C507	FRD001245--Creditnet Enrollment Form.	

Examiner Signature		Date Considered	01/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	15	of	39	Attorney Docket Number	DLT-001DV1

✓	C508	FRD001246--Creditnet Enrollment Form.	
	C509	FRD001247--Creditnet Enrollment Form.	
	C510	FRD001249--Creditnet Enrollment Form.	
	C511	FRD001250--Creditnet Enrollment Form.	
	C512	FRD001251--Creditnet Enrollment Form.	
	C513	FRD001252--Creditnet Enrollment Form.	
	C514	FRD001253--Creditnet Enrollment Form.	
	C515	FRD001254--Creditnet Enrollment Form.	
	C516	FRD001255--Creditnet Enrollment Form.	
	C517	FRD001256--Creditnet Enrollment Form.	
	C518	FRD001257--Creditnet Enrollment Form.	
	C519	FRD001258--Creditnet Enrollment Form.	
	C520	FRD001259--Creditnet Enrollment Form.	
	C521	FRD001261--Creditnet Enrollment Form.	
	C522	FRD001263--Creditnet Enrollment Form.	
	C523	FRD001264--Creditnet Enrollment Form.	
	C524	FRD001265--Creditnet Enrollment Form.	
	C525	FRD001266--Creditnet Enrollment Form.	
	C526	FRD001267--Creditnet Enrollment Form.	
	C527	FRD001270--Creditnet Enrollment Form.	
	C528	FRD001271--Creditnet Enrollment Form.	
	C529	FRD001272--Creditnet Enrollment Form.	
	C530	FRD001273--Creditnet Enrollment Form.	
	C531	FRD001274--Creditnet Enrollment Form.	
	C532	FRD001275--Creditnet Enrollment Form.	
	C533	FRD001276--Creditnet Enrollment Form.	
	C534	FRD001277--Creditnet Enrollment Form.	
	C535	FRD001278--Creditnet Enrollment Form.	
	C536	FRD001279--Creditnet Enrollment Form.	
	C537	FRD001280--Creditnet Enrollment Form.	
	C538	FRD001281--Creditnet Enrollment Form.	
	C539	FRD001282--Creditnet Enrollment Form.	
	C540	FRD001283--Creditnet Enrollment Form.	
	C541	FRD001284--Creditnet Enrollment Form.	
	C542	FRD001285--Creditnet Enrollment Form.	
	C543	FRD001286--Creditnet Enrollment Form.	
	C544	FRD001287--Creditnet Enrollment Form.	
	C545	FRD001288--Creditnet Enrollment Form.	
	C546	FRD001289--Creditnet Enrollment Form.	
	C547	FRD001290--Creditnet Enrollment Form.	
	C548	FRD001291--Creditnet Enrollment Form.	
	C549	FRD001292--Creditnet Enrollment Form.	
	C550	FRD001293--Creditnet Enrollment Form.	
✓	C551	FRD001294--Creditnet Enrollment Form.	
	C552	FRD001295--Creditnet Enrollment Form.	
	C553	FRD001296--Creditnet Enrollment Form.	

Examiner Signature		Date Considered	01/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete if Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	16	of	39	Attorney Docket Number	DLT-001DV1

8	C554	FRD001297--Creditnet Enrollment Form.	
	C555	FRD001298--Creditnet Enrollment Form.	
	C556	FRD001299--Creditnet Enrollment Form.	
	C557	FRD001300--Creditnet Enrollment Form.	
	C558	FRD001301--Creditnet Enrollment Form.	
	C559	FRD001302--Creditnet Enrollment Form.	
	C560	FRD001303--Creditnet Enrollment Form.	
	C561	FRD001304--Creditnet Enrollment Form.	
	C562	FRD001305--Creditnet Enrollment Form.	
	C563	FRD001306--Creditnet Enrollment Form.	
	C564	FRD001307--Creditnet Enrollment Form.	
	C565	FRD001308--Creditnet Enrollment Form.	
	C566	FRD001309--Creditnet Enrollment Form.	
	C567	FRD001310--Creditnet Enrollment Form.	
	C568	FRD001311--Creditnet Enrollment Form.	
	C569	FRD001312--Creditnet Enrollment Form.	
	C570	FRD001313--Creditnet Enrollment Form.	
	C571	FRD001314--Creditnet Enrollment Form.	
	C572	FRD001315--Creditnet Enrollment Form.	
	C573	FRD001316--Creditnet Enrollment Form.	
	C574	FRD001317--Creditnet Enrollment Form.	
	C575	FRD001318--Creditnet Enrollment Form.	
	C576	FRD001320--Creditnet Enrollment Form.	
	C577	FRD001321--Creditnet Enrollment Form.	
	C578	FRD001322--Creditnet Enrollment Form.	
	C579	FRD001323--Creditnet Enrollment Form.	
	C580	FRD001324--Creditnet Enrollment Form.	
	C581	FRD001325--Creditnet Enrollment Form.	
	C582	FRD001326--Creditnet Enrollment Form.	
	C583	FRD001327--Creditnet Enrollment Form.	
	C584	FRD001328--Creditnet Enrollment Form.	
	C585	FRD001329--Creditnet Enrollment Form.	
	C586	FRD001330--Creditnet Enrollment Form.	
	C587	FRD001331--Creditnet Enrollment Form.	
	C588	FRD001332--Creditnet Enrollment Form.	
	C589	FRD001333--Creditnet Enrollment Form.	
	C590	FRD001334--Creditnet Enrollment Form.	
	C591	FRD001335--Creditnet Enrollment Form.	
	C592	FRD001336--Creditnet Enrollment Form.	
	C593	FRD001337--Creditnet Enrollment Form.	
	C594	FRD001338--Creditnet Enrollment Form.	
	C595	FRD001339--Creditnet Enrollment Form.	
	C596	FRD001340--Creditnet Enrollment Form.	
	C597	FRD001341--Creditnet Enrollment Form.	
2	C598	FRD001342--Creditnet Enrollment Form.	
	C599	FRD001343--Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	07/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete If Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	17	of	39	Attorney Docket Number	DLT-001DV1

8	C600	FRD001345--Creditnet Enrollment Form.	
	C601	FRD001346--Creditnet Enrollment Form.	
	C602	FRD001347--Creditnet Enrollment Form.	
	C603	FRD001348--Creditnet Enrollment Form.	
	C604	FRD001349--Creditnet Enrollment Form.	
	C605	FRD001350--Creditnet Enrollment Form.	
	C606	FRD001351--Creditnet Enrollment Form.	
	C607	FRD001352--Creditnet Enrollment Form.	
	C608	FRD001353--Creditnet Enrollment Form.	
	C609	FRD001354--Creditnet Enrollment Form.	
	C610	FRD001355--Creditnet Enrollment Form.	
	C611	FRD001356--Creditnet Enrollment Form.	
	C612	FRD001357--Creditnet Enrollment Form.	
	C613	FRD001358--Creditnet Enrollment Form.	
	C614	FRD001359--Creditnet Enrollment Form.	
	C615	FRD001360--Creditnet Enrollment Form.	
	C616	FRD001361--Creditnet Enrollment Form.	
	C617	FRD001362--Creditnet Enrollment Form.	
	C618	FRD001363--Creditnet Enrollment Form.	
	C619	FRD001365--Creditnet Enrollment Form.	
	C620	FRD001366--Creditnet Enrollment Form.	
	C621	FRD001367--Creditnet Enrollment Form.	
	C622	FRD001368--Creditnet Enrollment Form.	
	C623	FRD001369--Creditnet Enrollment Form.	
	C624	FRD001370--Creditnet Enrollment Form.	
	C625	FRD001371--Creditnet Enrollment Form.	
	C626	FRD001372--Creditnet Enrollment Form.	
	C627	FRD001373--Creditnet Enrollment Form.	
	C628	FRD001374--Creditnet Enrollment Form.	
	C629	FRD001375--Creditnet Enrollment Form.	
	C630	FRD001376--Creditnet Enrollment Form.	
	C631	FRD001377--Creditnet Enrollment Form.	
	C632	FRD001378--Creditnet Enrollment Form.	
	C633	FRD001379--Creditnet Enrollment Form.	
	C634	FRD001380--Creditnet Enrollment Form.	
	C635	FRD001381--Creditnet Enrollment Form.	
	C636	FRD001382--Creditnet Enrollment Form.	
	C637	FRD001383--Creditnet Enrollment Form.	
	C638	FRD001384--Creditnet Enrollment Form.	
	C639	FRD001385--Creditnet Enrollment Form.	
	C640	FRD001386--Creditnet Enrollment Form.	
	C641	FRD001387--Creditnet Enrollment Form.	
	C642	FRD001388--Creditnet Enrollment Form.	
	C643	FRD001389--Creditnet Enrollment Form.	
12	C644	FRD001390--Creditnet Enrollment Form.	
	C645	FRD001391--Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	01/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete If Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	18	of	39	Attorney Docket Number	DLT-001DV1

25	C646	FRD001392--Creditnet Enrollment Form.	
	C647	FRD001393--Creditnet Enrollment Form.	
	C648	FRD001394--Creditnet Enrollment Form.	
	C649	FRD001395--Creditnet Enrollment Form.	
	C650	FRD001396--Creditnet Enrollment Form.	
	C651	FRD001397--Creditnet Enrollment Form.	
	C652	FRD001398--Creditnet Enrollment Form.	
	C653	FRD001399--Creditnet Enrollment Form.	
	C654	FRD001400--Creditnet Enrollment Form.	
	C655	FRD001401--Creditnet Enrollment Form.	
	C656	FRD001402--Creditnet Enrollment Form.	
	C657	FRD001403--Creditnet Enrollment Form.	
	C658	FRD001404--Creditnet Enrollment Form.	
	C659	FRD001405--Creditnet Enrollment Form.	
	C660	FRD001406--Creditnet Enrollment Form.	
	C661	FRD001407--Creditnet Enrollment Form.	
	C662	FRD001408--Creditnet Enrollment Form.	
	C663	FRD001409--Creditnet Enrollment Form.	
	C664	FRD001410--Creditnet Enrollment Form.	
	C665	FRD001411--Creditnet Enrollment Form.	
	C666	FRD001412--Creditnet Enrollment Form.	
	C667	FRD001413--Creditnet Enrollment Form.	
	C668	FRD001414--Creditnet Enrollment Form.	
	C669	FRD001415--Creditnet Enrollment Form.	
	C670	FRD001416--Creditnet Enrollment Form.	
	C671	FRD001417--Creditnet Enrollment Form.	
	C672	FRD001418--Creditnet Enrollment Form.	
	C673	FRD001419--Creditnet Enrollment Form.	
	C674	FRD001420--Creditnet Enrollment Form.	
	C675	FRD001421--Creditnet Enrollment Form.	
	C676	FRD001422--Creditnet Enrollment Form.	
	C677	FRD001423--Creditnet Enrollment Form.	
	C678	FRD001424--Creditnet Enrollment Form.	
	C679	FRD001425--Creditnet Enrollment Form.	
	C680	FRD001426--Creditnet Enrollment Form.	
	C681	FRD001427--Creditnet Enrollment Form.	
	C682	FRD001428--Creditnet Enrollment Form.	
	C683	FRD001429--Creditnet Enrollment Form.	
	C684	FRD001430--Creditnet Enrollment Form.	
	C685	FRD001431--Creditnet Enrollment Form.	
	C686	FRD001432--Creditnet Enrollment Form.	
	C687	FRD001433--Creditnet Enrollment Form.	
	C688	FRD001434--Creditnet Enrollment Form.	
	C689	FRD001435--Creditnet Enrollment Form.	
	C690	FRD001436--Creditnet Enrollment Form.	
	C691	FRD001437--Creditnet Enrollment Form.	

Examiner Signature		Date Considered	07/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete If Known		
			Application Number	10/649,397	
			Filing Date	August 27, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
Sheet	19	of	39	Attorney Docket Number	DLT-001DV1

<input checked="" type="checkbox"/>	C692	FRD001438--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C693	FRD001439--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C694	FRD001440--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C695	FRD001441--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C696	FRD001442--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C697	FRD001443--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C698	FRD001444--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C699	FRD001445--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C700	FRD001446--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C701	FRD001447--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C702	FRD001448--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C703	FRD001449--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C704	FRD001450--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C705	FRD001451--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C711	FRD001457--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C712	FRD001458--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C713	FRD001459--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C714	FRD001460--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C715	FRD001461--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C716	FRD001462--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C717	FRD001463--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C718	FRD001464--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C719	FRD001465--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C720	FRD001466--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C721	FRD001467--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C722	FRD001469--Corres. to Glen Pellock.	
<input checked="" type="checkbox"/>	C723	FRD001470--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C724	FRD001471--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C725	FRD001472--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C726	FRD001473--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C727	FRD001474--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C728	FRD001475--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C729	FRD001476--Additional Creditnet system for North Florida Lincoln-Mercury.	
<input checked="" type="checkbox"/>	C730	FRD001477-FRD001478--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C731	FRD001479--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C732	FRD001480--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C733	FRD001481--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C734	FRD001482--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C735	FRD001483--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C736	FRD001484--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C737	FRD001485--Creditnet Enrollment Form.	

Examiner Signature	<i>David D.F.</i>	Date Considered	02/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete If Known		
			Application Number	10/649,397	
			Filing Date	August 27, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
Sheet	20	of	39	Attorney Docket Number	DLT-001DV1

<input checked="" type="checkbox"/>	C738	FRD001486--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C739	FRD001487--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C740	FRD001488--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C741	FRD001489--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C742	FRD001490--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C743	FRD001491--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C744	FRD001492--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C745	FRD001493--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C746	FRD001494--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C748	FRD001496--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C749	FRD001497--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C750	FRD001498-FRD001499--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C751	FRD001500--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C752	FRD001501--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C753	FRD001502-FRD001503--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C754	FRD001504--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C755	FRD001505--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C756	FRD001506--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C757	FRD001507--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C758	FRD001508--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C759	FRD001509--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C760	FRD001510-FRD001511--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C761	FRD001512--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C762	FRD001513--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C763	FRD001514--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C765	FRD001516--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C766	FRD001517--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C767	FRD001518--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C768	FRD001519--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C769	FRD001520--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C770	FRD001521--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C771	FRD001522--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C772	FRD001523-FRD001524--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C773	FRD001525--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C774	FRD001526--Fax Regarding Stand Alone Terminal.	
<input checked="" type="checkbox"/>	C775	FRD001527--Letter requesting Approval.	
<input checked="" type="checkbox"/>	C776	FRD001528--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C777	FRD001529--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C778	FRD001530--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C779	FRD001531--Memo regarding Stand Alone Equipment.	
<input checked="" type="checkbox"/>	C780	FRD001532-FRD001533--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C781	FRD001534-FRD001535--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C782	FRD001536--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C783	FRD001537-FRD001538--Request for replacement of stand alone terminal.	

Examiner Signature		Date Considered	02/03/02
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete If Known			
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		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	21	of	39	Attorney Docket Number	DLT-001DV1

8	C784	FRD001539--Creditnet Enrollment Form.	
	C785	FRD001540--Creditnet Enrollment Form.	
	C786	FRD001541--Creditnet Enrollment Form.	
	C787	FRD001542--Creditnet Enrollment Form.	
	C788	FRD001543--Creditnet Enrollment Form.	
	C789	FRD001544--Creditnet Enrollment Form.	
	C790	FRD001545--Creditnet Enrollment Form.	
	C791	FRD001546--Creditnet Enrollment Form.	
	C792	FRD001547-FRD001549--Creditnet Enrollment Form.	
	C793	FRD001550--Creditnet Enrollment Form.	
	C794	FRD001551--Creditnet Enrollment Form.	
	C795	FRD001552--Creditnet Enrollment Form.	
	C796	FRD001553--Creditnet Enrollment Form.	
	C797	FRD001554--Creditnet Enrollment Form.	
	C798	FRD001545--Creditnet Enrollment Form.	
	C799	FRD001546-FRD001557--Creditnet Enrollment Form.	
	C800	FRD001558--Creditnet Enrollment Form.	
	C801	FRD001559--Creditnet Enrollment Form.	
	C802	FRD001560--Creditnet Enrollment Form.	
	C803	FRD001561--Creditnet Enrollment Form.	
	C804	FRD001562--Southeastern Region 12/7.	
	C805	FRD001563--Corres. From Ford Motor Credit Co. to Mr. A. Wagner.	
	C806	FRD001564--Creditnet Enrollment Form.	
	C807	FRD001565--Creditnet Enrollment Form.	
	C808	FRD001566--Dealer info re: Harold Skinner.	
	C809	FRD001567--Creditnet Enrollment Form.	
	C810	FRD001568--Two Way Memo to Credit-Net.	
	C811	FRD001569--Creditnet Enrollment Form.	
	C812	FRD001570--Creditnet Enrollment Form.	
	C813	FRD001571--Creditnet Enrollment Form.	
	C814	FRD001572--Creditnet Enrollment Form.	
	C815	FRD001573--Creditnet Enrollment Form.	
	C816	FRD001574--Creditnet Enrollment Form.	
	C817	FRD001575--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C818	FRD001576--Creditnet Enrollment Form.	
	C819	FRD001577--Corres. From Ford Motor Credit Co. to Linda.	
	C820	FRD001578--Creditnet Enrollment Form.	
	C821	FRD001579--Creditnet Enrollment Form.	
	C822	FRD001580--Creditnet Enrollment Form.	
	C823	FRD001581--Creditnet Enrollment Form.	
	C824	FRD001582--Corres. from Ford Motor Credit to George.	
	C825	FRD001583--Creditnet Enrollment Form.	
	C826	FRD001584--Creditnet Enrollment Form.	
	C827	FRD001585--Corres from Ford Motor Credit to Mr. Fitzgerald.	
	C828	FRD001586--Creditnet Enrollment Form.	
8	C829	FRD001587--Corres. from Ford Motor Credit to Mr. Kozel.	

Examiner Signature		Date Considered	07/03/03
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	22	of	39	Attorney Docket Number	DLT-001DV1

<input checked="" type="checkbox"/>	C830	FRD001588--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C831	FRD001589--Corres. from Ford Motor Credit to Mr. Kozel.	
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<input checked="" type="checkbox"/>	C843	FRD001601--Corres. from Ford Motor Credit to A. Wagner.	
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<input checked="" type="checkbox"/>	C847	FRD001605--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C848	FRD001606--Corres. from Ford Motor Credit to A. Wagner.	
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<input checked="" type="checkbox"/>	C853	FRD001611--Memo to L. Adamus.	
<input checked="" type="checkbox"/>	C854	FRD001612--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C856	FRD001614--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C859	FRD001617--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C860	FRD001618--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C875	FRD001633--Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	8/10/03/08
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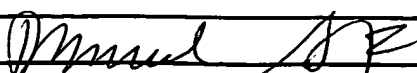
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete If Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	23	of	39	Attorney Docket Number	DLT-001DV1

	C876	FRD001634--Creditnet Enrollment Form.	
	C877	FRD001635--Creditnet Enrollment Form.	
	C878	FRD001636--Creditnet Enrollment Form.	
	C879	FRD001637--Creditnet Enrollment Form.	
	C880	FRD001638--Creditnet Enrollment Form.	
	C881	FRD001639--Two Way Memo to M. Kozel.	
	C882	FRD001640--Creditnet Enrollment Form.	
	C883	FRD001641--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C884	FRD001642--Creditnet Enrollment Form.	
	C885	FRD001643--Corres. From Ford Motor Credit Co. to L. Adamus.	
	C886	FRD001644--Creditnet Enrollment Form.	
	C887	FRD001645--Two Way Memo to M. Kozel.	
	C888	FRD001646--Creditnet Enrollment Form.	
	C889	FRD001647--Creditnet Enrollment Form.	
	C890	FRD001648--Creditnet Enrollment Form.	
	C891	FRD001649--Creditnet Enrollment Form.	
	C892	FRD001650--Written notes from Jul. 12, 1993.	
	C893	FRD001651--Memo to J. Wardwell.	
	C894	FRD001652--Creditnet Enrollment Form.	
	C895	FRD001653--Two Way Memo to J. Chadwick.	
	C896	FRD001654--Creditnet Enrollment Form.	
	C897	FRD001655--Creditnet Enrollment Form.	
	C898	FRD001656--Creditnet Enrollment Form.	
	C899	FRD001657--Creditnet Enrollment Form.	
	C900	FRD001658--Two Way Memo to L. Adamus.	
	C901	FRD001659--Creditnet Enrollment Form.	
	C902	FRD001660--Creditnet Enrollment Form.	
	C903	FRD001661--Creditnet Enrollment Form.	
	C904	FRD001662--Creditnet Enrollment Form.	
	C905	FRD001663--Creditnet Enrollment Form.	
	C906	FRD001664--Creditnet Enrollment Form.	
	C907	FRD001665--Corres. from Ford Motor Credit Co. to A. Wagner.	
	C908	FRD001666--Creditnet Enrollment Form.	
	C909	FRD001667--Creditnet Enrollment Form.	
	C910	FRD001668--Creditnet Enrollment Form.	
	C911	FRD001669--Creditnet Enrollment Form.	
	C912	FRD001670--Creditnet Enrollment Form.	
	C913	FRD001671--Creditnet Enrollment Form.	
	C914	FRD001672--Creditnet Enrollment Form.	
	C915	FRD001673--Creditnet Enrollment Form.	
	C916	FRD001674--Creditnet Enrollment Form.	
	C917	FRD001675--Creditnet Enrollment Form.	
	C918	FRD001676--Creditnet Enrollment Form.	
	C919	FRD001677--Creditnet Enrollment Form.	
	C920	FRD001678--Creditnet Enrollment Form.	
	C921	FRD001679--Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	01/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	24	of	39	Attorney Docket Number	DLT-001DV1

<input checked="" type="checkbox"/>	C922	FRD001680--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C934	FRD001692--Dealer Info. Re: Cisco Ford Inc.	
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<input checked="" type="checkbox"/>	C942	FRD001700--Memo from Ford Motor Credit Co. to A. Wagner.	
<input checked="" type="checkbox"/>	C943	FRD001701--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C962	FRD001720--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C963	FRD001721--Fax Cover Sheet to L. Adamus.	
<input checked="" type="checkbox"/>	C964	FRD001722--Memo to A. Wagner.	
<input checked="" type="checkbox"/>	C965	FRD001723--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C966	FRD001724--Memo to Dearman Ford.	
<input checked="" type="checkbox"/>	C967	FRD001725--Creditnet Enrollment Form.	

Examiner Signature		Date Considered	01/03/04
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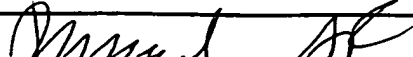
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete If Known			
		Application Number	10/649,397		
		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	25	of	39	Attorney Docket Number	DLT-001DV1

C968	FRD001726--Two Way Memo to L. Adamus.	
C969	FRD001727--Creditnet Enrollment Form.	
C970	FRD001728--Creditnet Enrollment Form.	
C971	FRD001729--Dealer Buyout, Prior William Mizell.	
C972	FRD001730--Creditnet Enrollment Form.	
C973	FRD001731--Creditnet Enrollment Form.	
C974	FRD001732--Creditnet Enrollment Form.	
C975	FRD001733--Creditnet Enrollment Form.	
C976	FRD001734--Creditnet Enrollment Form.	
C977	FRD001735--Memo From Ford Motor Credit Co. to L. Adamus.	
C978	FRD001736--Creditnet Enrollment Form.	
C979	FRD001737--Creditnet Enrollment Form.	
C980	FRD001738--Creditnet Enrollment Form.	
C981	FRD001739--Creditnet Enrollment Form.	
C982	FRD001740--Memo from Ford Motor Credit Co. to M. Kozel.	
C983	FRD001741--Creditnet Enrollment Form.	
C984	FRD001742--Creditnet Enrollment Form.	
C985	FRD001743--Creditnet Enrollment Form.	
C986	FRD001744--Creditnet Enrollment Form.	
C987	FRD001745--Hand written notes.	
C988	FRD001746--Creditnet Enrollment Form.	
C989	FRD001747--Creditnet Enrollment Form.	
C990	FRD001748--Creditnet Enrollment Form.	
C991	FRD001749--Creditnet Enrollment Form.	
C992	FRD001750--Creditnet Enrollment Form.	
C993	FRD001751--Creditnet Enrollment Form.	
C994	FRD001752--Hand written notes.	
C995	FRD001753--Creditnet Enrollment Form.	
C996	FRD001754--Creditnet Enrollment Form.	
C997	FRD001755--Creditnet Enrollment Form.	
C998	FRD001756--Creditnet Enrollment Form.	
C999	FRD001757--Hand written notes.	
C1000	FRD001758--Creditnet Enrollment Form.	
C1001	FRD001759--Creditnet Enrollment Form.	
C1002	FRD001760--Hand written notes.	
C1003	FRD001761--Creditnet Enrollment Form.	
C1004	FRD001762--Creditnet Enrollment Form.	
C1005	FRD001763--Hand written notes.	
C1006	FRD001764--Creditnet Enrollment Form.	
C1007	FRD001765--Creditnet Enrollment Form.	
C1008	FRD001766--Hand written notes.	
C1009	FRD001767--Creditnet Enrollment Form.	
C1010	FRD001768--Creditnet Enrollment Form.	
C1011	FRD001769--Creditnet Enrollment Form.	
C1012	FRD001770--Creditnet Enrollment Form.	
C1013	FRD001771--Creditnet Enrollment Form.	

Examiner Signature		Date Considered	01/03/08
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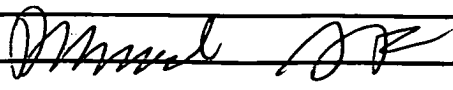
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete If Known		
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			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
Sheet	26	of	39	Attorney Docket Number	DLT-001DV1

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Examiner Signature		Date Considered	6/1/03/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete If Known			
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		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	27	of	39	Attorney Docket Number	DLT-001DV1

65	C1060	FRD001818--Creditnet Enrollment Form.	
	C1061	FRD001819--Creditnet Enrollment Form.	
	C1062	FRD001820--Creditnet Enrollment Form.	
	C1063	FRD001821--Memo to Mr. Wagner.	
	C1064	FRD001822--Creditnet Enrollment Form.	
	C1065	FRD001823--Memo from COIN Dealership.	
	C1066	FRD001824--Creditnet Enrollment Form.	
	C1067	FRD001825--Memo to J. Chadwick.	
	C1068	FRD001826--Creditnet Enrollment Form.	
	C1069	FRD001827--Creditnet Enrollment Form.	
	C1070	FRD001828--Memo to G. Krucek.	
	C1071	FRD001829--Creditnet Enrollment Form.	
	C1072	FRD001830--Creditnet Enrollment Form.	
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	C1077	FRD001835--Creditnet Enrollment Form.	
	C1078	FRD001836--Creditnet Enrollment Form.	
	C1079	FRD001837--Creditnet Enrollment Form.	
	C1080	FRD001838--Creditnet Enrollment Form.	
	C1081	FRD001839--Memo to L. Adamus.	
	C1082	FRD001840--Creditnet Enrollment Form.	
	C1083	FRD001841--Creditnet Enrollment Form.	
	C1084	FRD001842--Total Active Dealers by Region.	
	C1085	FRD001843--Creditnet Enrollment Form.	
	C1086	FRD001844--Creditnet Enrollment Form.	
	C1087	FRD001845--Creditnet Enrollment Form.	
	C1088	FRD001846--Creditnet Enrollment Form.	
	C1089	FRD001847--Creditnet Enrollment Form.	
	C1090	FRD001848--Fax Cover from COIN Dealership.	
	C1091	FRD001849--Creditnet Enrollment Form.	
	C1092	FRD001850--Creditnet Enrollment Form.	
	C1093	FRD001851--Creditnet Enrollment Form.	
	C1094	FRD001852--Creditnet Enrollment Form.	
	C1095	FRD001853--Creditnet Enrollment Form.	
	C1096	FRD001854--Creditnet Enrollment Form.	
	C1097	FRD001855--Creditnet Enrollment Form.	
	C1098	FRD001856--Creditnet Enrollment Form.	
	C1099	FRD001857--Creditnet Enrollment Form.	
	C1100	FRD001858--Creditnet Enrollment Form.	
	C1101	FRD001859--Creditnet Enrollment Form.	
	C1102	FRD001860--Memo to G. Krucek.	
	C1103	FRD001861--Creditnet Enrollment Form.	
	C1104	FRD001862--Creditnet Enrollment Form.	
	C1105	FRD001863--Memo to G. Krucek.	

Examiner Signature		Date Considered	07/02/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>			Complete If Known		
			Application Number	10/649,397	
			Filing Date	August 27, 2003	
			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
Sheet	28	of	39	Attorney Docket Number	DLT-001DV1

C1106	FRD001864--Creditnet Enrollment Form.	
C1107	FRD001865--Jan. 8, 1992 fax transmission cover sheet to Linda from R. Moore.	
C1108	FRD001866--Creditnet Enrollment Form.	
C1109	FRD001867-FRD001869--Creditnet Enrollment Form--Town & Country Ford.	
C1110	FRD001870-FRD001871--Creditnet Enrollment Form--Bill Hood Ford.	
C1111	FRD001872-FRD001873--Creditnet Enrollment Form--Danny Belyeu Ford-Lincoln-Mercury.	
C1112	FRD001874--Creditnet Enrollment Form--Sunrise Olds-Toyota Inc.	
C1113	FRD001875-FRD001876--Creditnet Enrollment Form--Griffin Ford Lincoln Mercury Inc.	
C1114	FRD001877-FRD001878--Creditnet Enrollment Form--Hayden Royan Inc. DBA Flamingo Ford.	
C1115	FRD001879--Creditnet Enrollment Form--Highlife Ford Inc. DBA Sunshine Ford.	
C1116	FRD001880--Creditnet Enrollment Form--Baugh Ford-Mercury Inc.	
C1117	FRD001881--Creditnet Enrollment Form--Havana Ford, Inc.	
C1118	FRD001882--Creditnet Enrollment Form--Gatorland Motor Company d/b/a Gatorland Toyota.	
C1119	FRD001883-FRD001884--Creditnet Enrollment Form -Gatorland Motor Company d/b/a Gatorland Toyota.	
C1120	FRD001885--Creditnet Enrollment Form--Maroone Auto Plaza.	
C1121	FRD001886-FRD001887--Creditnet Enrollment Form--Deland Toyota.	
C1122	FRD001888-FRD001891--Creditnet Enrollment Form--Hollywood Ford.	
C1123	FRD001892--Creditnet Enrollment Form -VIP Lincoln Mercury.	
C1124	FRD001893--Creditnet Enrollment Form--Quitman Motor Co. Inc.	
C1125	FRD001894--Creditnet Enrollment Form.	
C1126	FRD001895--Creditnet Enrollment Form.	
C1127	FRD001896-FRD001897--Creditnet Enrollment Form--Grubbs Ford Lincoln Mercury Inc.	
C1128	FRD001898--Creditnet Enrollment Form -Palatka Ford Mercury Inc.	
C1129	FRD001899--Creditnet Enrollment Form--Faircloth Ford, Inc.	
C1130	FRD001900--Creditnet Enrollment Form--Tropical Ford Inc.	
C1131	FRD001901--Creditnet Enrollment Form--Cliff Motor Co. Inc.	
C1132	FRD001902--Creditnet Enrollment Form--Cazenave Motor Co., Inc.	
C1133	FRD001903--Creditnet Enrollment Form--Wayne Ford Inc.	
C1134	FRD001904--Creditnet Enrollment Form--Harold Skinner Ford-Merc Inc.	
C1135	FRD001905--Creditnet Enrollment Form.	
C1136	FRD001906--Creditnet Enrollment Form.	
C1137	FRD001907--Creditnet Enrollment Form.	
C1138	FRD001908-FRD001911.	
C1139	FRD001912--Creditnet Enrollment Form.	
C1140	FRD001913--Creditnet Enrollment Form.	
C1141	FRD001914--Creditnet Enrollment Form.	
C1142	FRD001915--Creditnet Enrollment Form.	
C1143	FRD001916--Creditnet Enrollment Form.	
C1144	FRD001917-FRD001918--Creditnet Enrollment Form.	
C1145	FRD001919- Creditnet Enrollment Form.	
C1146	FRD001920--Creditnet Enrollment Form.	
C1147	FRD001921--Creditnet Enrollment Form.	
C1148	FRD001922-FRD001923--Creditnet Enrollment Form.	
C1149	FRD001924--Creditnet Enrollment Form.	

Examiner Signature	<i>[Signature]</i>	Date Considered	10/13/08
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Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)		Complete If Known			
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		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
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<input checked="" type="checkbox"/>	C1150	FRD001925--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1151	FRD001926--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C1155	FRD001930--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1156	FRD001931--FRD001935--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1157	FRD001936--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1158	FRD001937--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C1160	FRD001941--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1161	FRD001942--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C1163	FRD001944--Creditnet Enrollment Form.	
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<input checked="" type="checkbox"/>	C1185	FRD001975--Creditnet Enrollment Form.	
<input checked="" type="checkbox"/>	C1186	FRD001976--Creditnet Enrollment Form--Bill Elliott Ford Merc.	
<input checked="" type="checkbox"/>	C1187	FRD001977--Creditnet Enrollment Form--J.Williams Nissan.	
<input checked="" type="checkbox"/>	C1188	FRD001978--Creditnet Enrollment Form--Jim Skinner Honda.	
<input checked="" type="checkbox"/>	C1189	FRD001979--Creditnet Enrollment Form--Interstate Ford Inc.	
<input checked="" type="checkbox"/>	C1190	FRD001980--Creditnet Enrollment Form--Sylvania Ford Mercury, Inc.	
<input checked="" type="checkbox"/>	C1191	FRD001981--Creditnet Enrollment Form--Bev Smith Ford.	
<input checked="" type="checkbox"/>	C1192	FRD001982--Creditnet Enrollment Form--Bev Smith Ford.	
<input checked="" type="checkbox"/>	C1193	FRD001984--Creditnet Enrollment Form--Stadcom Lincoln Mercury.	
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<input checked="" type="checkbox"/>	C1195	FRD001988--Creditnet Enrollment Form--Brumfield Motors Inc.	

Examiner Signature	<i>[Signature]</i>	Date Considered	02/03/08
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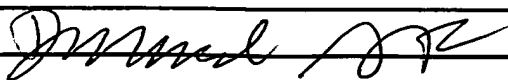
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>		Complete if Known			
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		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	30	of	39	Attorney Docket Number	DLT-001DV1

	C1196	FRD001989--Creditnet Enrollment Form--Woody Anderson Ford.	
	C1197	FRD001990--Creditnet Enrollment Form--Hollywood Lincoln Mercury.	
	C1198	FRD001992--Creditnet Enrollment Form--Fort Myers Lincoln Mercury.	
	C1199	FRD001993--Creditnet Enrollment Form--Bondys Ford.	
	C1200	FRD001994--Creditnet Enrollment Form--Potamkin Toyota.	
	C1201	FRD001996--Creditnet Enrollment Form--Kirby Ford.	
	C1202	FRD001997--Creditnet Enrollment Form--Graham Chrysler Plymouth, Inc.	
	C1203	FRD001998--Two Way Memo re: T&J Ford, Inc.	
	C1204	FRD001999--Creditnet Enrollment Form--Jacky Jones Ford.	
	C1205	FRD002001--Creditnet Enrollment Form--Wayne Akers Ford Inc.	
	C1206	FRD002002--Creditnet Enrollment Form--Jim Quinlan Chevrolet.	
	C1207	FRD002003--Creditnet Enrollment Form--Shetter-Corley Ford, Inc.	
	C1208	FRD002005--Creditnet Enrollment Form--Bartow Ford Company.	
	C1209	FRD002006-Jul. 27, 1992 Interoffice Memo re: Bartow Ford Co.	
	C1210	FRD0020070--Creditnet Enrollment Form--Terry Ford.	
	C1211	FRD002008--Creditnet Enrollment Form--All Star Dodge-Isuzu.	
	C1212	FRD002010--Creditnet Enrollment Form--Paul James Ford.	
	C1213	FRD002011--Creditnet Enrollment Form--Gateway Motor Inc.	
	C1214	FRD002012--Creditnet Enrollment Form--Beaty Ford, Inc.	
	C1215	FRD002013--Creditnet Enrollment Form--Lakes Lincoln-Mercury, Inc.	
	C1216	FRD002014--Creditnet Enrollment Form--Jul. 8, 1993 memo to AJ Wagner re: Lakes Lincoln Mercury.	
	C1217	FRD002015--Creditnet Enrollment Form -Scarborough Motors.	
	C1218	FRD002016--Creditnet Enrollment Form--Palmetto Ford.	
	C1219	FRD002018--Creditnet Enrollment Form--Capital Lincoln-Mercury.	
	C1220	FRD002020--Creditnet Enrollment Form--Dennis Fronrath Chevrolet, Inc.	
	C1221	FRD002021--Creditnet Enrollment Form--Sam Galloway Ford.	
	C1222	FRD002022--Creditnet Enrollment Form--Supreme Olds-GMC, Chrysler Ply.	
	C1223	FRD002023--Creditnet Enrollment Form--North Palm L/M.	
	C1224	FRD002025--Creditnet Enrollment Form--North Palm Lincoln Mercury.	
	C1225	FRD002026--Creditnet Enrollment Form--Jacky Jones Ford of Blue Ridge.	
	C1226	FRD002027--Creditnet Enrollment Form--Cain Ford Lincoln Mercury.	
	C1227	FRD002028--Creditnet Enrollment Form--Warren Wooten Ford.	
	C1228	FRD002029--Creditnet Enrollment Form--Williams Automotive Inc. DBA Williams Mazda.	
	C1229	FRD002030--Creditnet Enrollment Form--Head Ford Mercury Lincoln Inc.	
	C1230	FRD002031--Creditnet Enrollment Form--Johnson Ford Sales Inc.	
	C1231	FRD002032--Creditnet Enrollment Form--Maroone Dodge, Inc.	
	C1232	FRD002033--Creditnet Enrollment Form--Jim Blackman.	
	C1233	FRD002034--Creditnet Enrollment Form--Dub Herring Ford Inc.	
	C1234	FRD002035--Creditnet Enrollment Form--Dub Herring Ford Inc.	
	C1235	FRD002036--Creditnet Enrollment Form--Lakes Lincoln-Mercury, Inc.	
	C1236	FRD002037--Creditnet Enrollment Form--Hab Ford.	
	C1237	FRD002038--Creditnet Enrollment Form--Black-Jack Inc. DBA Gary Smith Honda.	
	C1238	FRD002039--Creditnet Enrollment Form--Stuard Ford Lincoln Mercury Partners.	
	C1239	FRD002040--Creditnet Enrollment Form--Tom W. Carter Lincoln-Mercury, Inc.	
	C1240	FRD002041--Creditnet Enrollment Form--M.L. Husbands Ford Inc.	

Examiner Signature		Date Considered	01/03/04
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		Filing Date	August 27, 2003		
		First Named Inventor	James R. DeFrancesco		
		Art Unit	3694		
		Examiner Name	D. L. Greene		
Sheet	31	of	39	Attorney Docket Number	DLT-001DV1

<input checked="" type="checkbox"/>	C1241	FRD002042--Creditnet Enrollment Form--Searritt Motors.	
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<input checked="" type="checkbox"/>	C1246	FRD002049--Creditnet Enrollment Form--Troy Ford Sales Inc.	
<input checked="" type="checkbox"/>	C1247	FRD002051--Creditnet Enrollment Form--Shetler Lincoln Mercury Ltd.	
<input checked="" type="checkbox"/>	C1248	FRD002053--Creditnet Enrollment Form--Kirk Auto Co.	
<input checked="" type="checkbox"/>	C1249	FRD002054--Creditnet Enrollment Form--Tampa Honda Land.	
<input checked="" type="checkbox"/>	C1250	FRD002055--Creditnet Enrollment Form--Resort Ford, Inc.	
<input checked="" type="checkbox"/>	C1251	FRD002056--Creditnet Enrollment Form--Far of AL DBA Auburn Mazda.	
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<input checked="" type="checkbox"/>	C1262	FRD002067--Creditnet Enrollment Form--Gary Fronrath Chevrolet.	
<input checked="" type="checkbox"/>	C1263	FRD002068--Creditnet Enrollment Form--Don Shetler Ford, Inc.	
<input checked="" type="checkbox"/>	C1264	FRD002070--Creditnet Enrollment Form--Menten Motors, Inc. dba Chrysler Plymouth and Jeep Eagle.	
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<input checked="" type="checkbox"/>	C1277	FRD002087--Creditnet Enrollment Form--Luke Bolton Ford.	
<input checked="" type="checkbox"/>	C1278	FRD002088--Creditnet Enrollment Form--Premiuer Ford Lincoln-Mercury.	
<input checked="" type="checkbox"/>	C1279	FRD002090--Creditnet Enrollment Form--Ward S. Taylor.	
<input checked="" type="checkbox"/>	C1280	FRD002091--Creditnet Enrollment Form--D.C. Welch Ford Lincoln Mercury Inc.	
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<input checked="" type="checkbox"/>	C1283	FRD002098--Creditnet Enrollment Form--McGarily Ford Inc.	
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<input checked="" type="checkbox"/>	C1285	FRD002101--Creditnet Enrollment Form--Murphy-Graham, Inc.	

Examiner Signature		Date Considered	8/1/03/08
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			Filing Date	August 27, 2003	
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			Art Unit	3694	
			Examiner Name	D. L. Greene	
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<input checked="" type="checkbox"/>	C1286	FRD002102--Creditnet Enrollment Form--North Point Mazda.	
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<input checked="" type="checkbox"/>	C1289	FRD002107--Creditnet Enrollment Form--Kelly Lincoln Mercury.	
<input checked="" type="checkbox"/>	C1290	FRD002108--Creditnet Enrollment Form--Kelly Lincoln Mercury.	
<input checked="" type="checkbox"/>	C1291	FRD002109--Creditnet Enrollment Form--Gateway Ford Mercury Inc.	
<input checked="" type="checkbox"/>	C1292	FRD002110--Creditnet Enrollment Form--Paul West Mitsubishi.	
<input checked="" type="checkbox"/>	C1293	FRD002111--Creditnet Enrollment Form--Duval Honda.	
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<input checked="" type="checkbox"/>	C1295	RTC000002--Coinlink Flowchart and description.	
<input checked="" type="checkbox"/>	C1296	RTC000019--Sheet indicating Doc. Nos. were not used RTC 19-28.	
<input checked="" type="checkbox"/>	C1297	RTC000029--Coinlink/Dealerships/Finance Sources features.	
<input checked="" type="checkbox"/>	C1298	RTC000032--Handwritten Notes To Be Resolved.	
<input checked="" type="checkbox"/>	C1299	RTC000038--Oct. 20, 1987 Memo to Sam Smail from Valerie Cline re: Coinlink equipment loan acknowledgement.	
<input checked="" type="checkbox"/>	C1300	RTC000040--Site Prep/Pilot Implementation.	
<input checked="" type="checkbox"/>	C1301	RTC000042--Coinlink Pilot Implementation.	
<input checked="" type="checkbox"/>	C1302	RTC000044--System Administrator's Installation Guide.	
<input checked="" type="checkbox"/>	C1303	RTC000047--Electrical Contractor's Installation Guide.	
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<input checked="" type="checkbox"/>	C1305	RTC000051--Comerica@coin May 7, 1987 notes.	
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<input checked="" type="checkbox"/>	C1307	RTC000059--Coinlink Lender Survey.	
<input checked="" type="checkbox"/>	C1308	RTC000071--Coinlink Network Inc. Technical Specifications Manual--Overview.	
<input checked="" type="checkbox"/>	C1309	RTC000120--Metro-teller Indirect Application Master Data Definition.	
<input checked="" type="checkbox"/>	C1310	RTC000126--Coinlink Network Inc. Technical Specifications Manual Message formats.	
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<input checked="" type="checkbox"/>	C1313	RTC000197--Notes--VP commercial loans.	
<input checked="" type="checkbox"/>	C1314	RTC000204--Network Presentation Shot Sheet Feb. 10, 1987.	
<input checked="" type="checkbox"/>	C1315	RTC000205--The Network/Empire Bank Dec. 9, 1986.	
<input checked="" type="checkbox"/>	C1316	RTC000212--Narrative of Empire Bank.	
<input checked="" type="checkbox"/>	C1317	RTC000213--Mar. 9, 1988 Coinlink Manufacturing/Operations Part VI.	
<input checked="" type="checkbox"/>	C1318	RTC000222--Overview Business Mission.	
<input checked="" type="checkbox"/>	C1319	RTC000229--Jun. 23, 1988 memo re: CBA conference Sep. 25-28, 1988.	
<input checked="" type="checkbox"/>	C1320	RTC000230--Program At A Glance.	
<input checked="" type="checkbox"/>	C1321	RTC000232--Project Management file folder label.	
<input checked="" type="checkbox"/>	C1322	RTC000233--Coinlink Project--May 1, 1989.	
<input checked="" type="checkbox"/>	C1323	RTC000255--Feb. 17, 1989 memo to Fran Kooden from Valerie Cline re: status codes from lenders.	
<input checked="" type="checkbox"/>	C1324	RTC000257--Features of Coinlink.	
<input checked="" type="checkbox"/>	C1325	RTC000261--Trainer's training Friday, Jan. 22.	
<input checked="" type="checkbox"/>	C1326	RTC000265--Bank Network News Article--Metroteller: Shifting Gears to Loan Networking.	
<input checked="" type="checkbox"/>	C1327	RTC000267--Feb. 16, 1988 article in The Atlanta Constitution--Electronic network links car dealers, lenders.	
<input checked="" type="checkbox"/>	C1328	RTC000268--Dec. 12, 1986 Notes.	

Examiner Signature		Date Considered	01/03/08
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		Art Unit	3694		
		Examiner Name	D. L. Greene		
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85	C1329	RTC000279--Coinlink Status Log.	
	C1330	RTC000284--CB&T Notes Nov. 9, 1988.	
	C1331	RTC000290--Coinlink Letter dated Jun. 28, 1988 to Bob Divine.	
	C1332	RTC000292--Coinlink Feature/Benefit Analysis Dec. 7, 1987.	
	C1333	RTC000304--Coin news article--Coinlink to change way auto loans are approved.	
	C1334	RTC000307--Coin news article--Application Manager.	
	C1335	RTC000309--Coin business card for Diane Bates.	
	C1336	RTC000310--Coinlink Functional Specification Feb. 1988.	
	C1337	RTC000321--Gateway Terminal Functional Specifications Jun. 17, 1988.	
	C1338	RTC000324--Dealer Systems.	
	C1339	RTC000353--Jun. 29, 1988 Memo to John Hiemstra & Jim Javors re: ILS/Coinlink Gateway Terminal.	
	C1340	RTC000357--Coinlink Flowchart/features/pictures.	
	C1341	RTC000458--Apr. 20, 1988 memo to Richard Calmes from Jim Kiernicki re: Coinlink leads.	
	C1342	RTC000460--Coinlink Functional Specification.	
	C1343	RTC000473--Mar. 21, 1988 Letter to Metroteller Systems Inc. from Coin.	
	C1344	RTC000476--Software info/Dealer flow charts.	
	C1345	RTC000618--Dealer Market [Coinlink] Notes.	
	C1346	RTC000628--Notes 2/12--Empire-Metro Teller.	
	C1347	RTC000639--Product Development Needs.	
	C1348	RTC000643--Notes Mar. 28, 1988--Coinlink Auto/Banking.	
	C1349	RTC000647--Agreement Aug. 28, 1987.	
	C1350	RTC000655--Coinlink network functions--overview.	
	C1351	RTC000657--Coinlink Feature/Benefit Analysis updated Dec. 7, 1987.	
	C1352	RTC000670--Jul. 13, 1987 Comerica letter to Mark Singleton, Coin.	
	C1353	RTC000673--May 22, 1987 Comerica letter to Mark Singleton attaching confidentiality agreement.	
	C1354	RTC000680--Business cards.	
	C1355	RTC000682--Jul. 1986 Public Network Rate Schedule.	
	C1356	RTC000696--Oct. 7, 1988 letter to Thomas E. Kress.	
	C1357	RTC000699--NFADA Dealership Pilot Agreement Outline.	
	C1358	RTC000702--Data Communications Service Agreement.	
	C1359	RTC00717--Dec. 22, 1986 Agreement.	
	C1360	RTC000803--Magazine articles.	
	C1361	RTC000814--Bank Network News Feb. 10, 1988 article.	
	C1362	RTC000816--Automotive News Feb. 8, 1988 article.	
	C1363	RTC000817--The Coin Story.	
	C1364	RTC000819--Various articles.	
	C1365	RTC000829--The Coin Proposal.	
	C1366	RTC000857--Son of Chrysler Pres. File folder label.	
	C1367	RTC000860--Coinlink Gateway Terminal Specifications Jul. 7, 1988.	
	C1368	RTC000884--Network World Articles Mar. 6, 1989.	
	C1369	RTC000889--Dealership Open Systems Coalition May 1993.	
	C1370	RTC000935--Coinlink Flow Charts, articles.	
	C1371	RTC000950--Black box file folder label.	
	C1372	RTC000951--V link project 8/28.	

Examiner Signature		Date Considered	02/03/08
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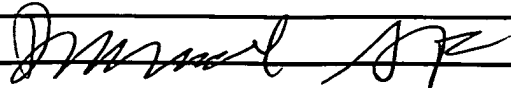
Substitute for form 1449/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)			Complete If Known		
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			First Named Inventor	James R. DeFrancesco	
			Art Unit	3694	
			Examiner Name	D. L. Greene	
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C1373	RTC000955--Coinlink file folder label.	
C1374	RTC000956--Menus for Coinlink dated Jul. 1, 1987.	
C1375	RTC000960--Sep. 17, 1987 letter to J. Harold Middleton from Coin.	
C1376	RTC000962--Directions to Fulton Federal dated Sep. 15, 1987.	
C1377	RTC000963--Sep. 2, 1987 Existing items on to do list.	
C1378	RTC000965--Jul. 7, 1987 Status Report on Coinlink.	
C1379	RTC000975--Jul. 2, 1987 Notes.	
C1380	RTC000976--Jun. 26, 1987 Notes.	
C1381	RTC000977--Jun. 24, 1987 Beta Test Sites for Coinlink.	
C1382	RTC000980--Project Management file folder label.	
C1383	RTC000981--Tentative agenda for next NFADA meeting.	
C1384	RTC000983--Feb. 17, 1989 memo re: lease application fields.	
C1385	RTC000985--Feb. 17, 1989 memo re: status codes from lenders.	
C1386	RTC000987--Feb. 17, 1989 memo re: lease application fields.	
C1387	RTC000991--Note Feb. 17, 1989.	
C1388	RTC000992--Mar. 6, 1989 Memo re: Dealer Visits, Mar. 1-3.	
C1389	RTC000994--Dec. 15, sub.--Notes.	
C1390	RTC000995--Chart.	
C1391	RTC000996--Coinlink Project Status Report Mar. 28, 1988.	
C1392	RTC001002--Notes.	
C1393	RTC001008--Meetings in Buffalo--tentative itinerary for New York trip as of Nov. 1, 1988.	
C1394	RTC001009--Coinlink Project Status Report Mar. 28, 1988.	
C1395	RTC001015--Coinlink Project Management Plan, dated Feb. 1988.	
C1396	RTC001023--Deadlines for Coinlink, dated Sep. 3, 1987.	
C1397	RTC001025--Copy of subfile folder entitled "Status Log".	
C1398	RTC001026--Status Log.	
C1399	RTC001027--Copy of subfile folder entitled "Tech Specs & Tech Issues".	
C1400	RTC001028--Draft letter dated Feb. 2, 1989 to Susan from Valerie.	
C1401	RTC001029--Copy of subfile folder entitled "Host Systems Coinlink Functionals Specs."	
C1402	RTC001030--Coinlink Functional Descriptions.	
C1403	RTC001032--Copy of subfile folder entitled "For The COIN Dealership".	
C1404	RTC001033--Advertisement For the COIN Dealership.	
C1405	RTC001034--Advertisement For the COIN Dealership.	
C1406	RTC001035--Copy of subfile folder entitled "Description".	
C1407	RTC001036--Advertisement For the Lender.	
C1408	RTC001037--Copy of subfile folder entitled "COINLink Diagram".	
C1409	RTC001038--COINLink Automated Credit Approval.	
C1410	RTC001039--COINLink Dealers.	
C1411	RTC001040--Chart.	
C1412	RTC001044--COINLink Worst Case Scenario Chart.	
C1413	RTC001056--COINLink Best Case Scenario Chart.	
C1414	RTC001056--Notes.	
C1415	RTC001062--Notes.	
C1416	RTC001065--Notes--Primary Market Entry.	
C1417	RTC001066--Notes.	
C1418	RTC001067--Notes.	

Examiner Signature	<i>[Signature]</i>	Date Considered	02/03/02
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			Examiner Name	D. L. Greene	
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C1419	RTC001068--Miscellaneous.	
C1420	RTC001087--Chart--Coin Customers.	
C1421	RTC001089--Chart.	
C1422	RTC001090--Chart.	
C1423	RTC001091--Chart.	
C1424	RTC001104--Chart--GM Dealers.	
C1425	RTC001110--Chart--Ford Dealers.	
C1426	RTC001114--Chart--MW--Dealers.	
C1427	RTC001118--Chart--MW/GM Dealers.	
C1428	RTC001120--Chart--MW/Ford Dealers.	
C1429	RTC001121--Chart--MW Dealers.	
C1430	RTC001122--Chart--Total SE--Dealers.	
C1431	RTC001125--Chart--SE--Coin Dealers.	
C1432	RTC001126--Chart--SE--COINLink Dealers.	
C1433	RTC001127--Chart--SE--GM Dealers.	
C1434	RTC001129--Chart--SE--Ford Dealers.	
C1435	RTC001130--Chart--SE--C/P Dealers; SE--Toyota Dealers.	
C1436	RTC001131--Chart--SE Dealers.	
C1437	RTC001132--Chart--Northeast Region--Dealers.	
C1438	RTC001135--Chart--NE--Coin Dealers.	
C1439	RTC001136--Chart--NE--COINLink Dealers.	
C1440	RTC001137--Chart--NE--GM--Dealers.	
C1441	RTC001138--Chart--NE--Ford Dealers.	
C1442	RTC001139--Chart--N.E.--Dealers.	
C1443	RTC001140--Chart--NE Dealers.	
C1444	RTC001141--Copy of subfile folder entitled "Dealer Market Research".	
C1445	RTC001142--COINLink Lease Line Connections.	
C1446	RTC001144--To Valerie Cline from Paul Woodworth re: COINLink Presentation.	
C1447	RTC001154--Site Specific Information.	
C1448	RTC001155--Site Specific Information.	
C1449	RTC001156--Miscellaneous.	
C1450	RTC001157--Addendum to Site Prep Form.	
C1451	RTC001158--Checklists.	
C1452	RTC001159--Serial Number List.	
C1453	RTC001160--COINLink Automated Credit Approval System Training Confirmation Agreement.	
C1454	RTC001161--Credinet Enrollment.	
C1455	RTC001162--Terminal Installation Check List.	
C1456	RTC001166--COIN Financial Systems, Inc. Pre-Installation Check List.	
C1457	RTC001167--COIN Financial Systems, Inc. Site Preparation Check List.	
C1458	RTC001168--Training Schedule.	
C1459	RTC001169--Copy of subfile folder entitled "COINLink Business Plans".	
C1460	RTC001170--COINLink Preliminary Marketing Plan.	
C1461	RTC001171--Miscellaneous.	
C1462	RTC001185--COINLink Network Inc. Technical Specifications Manual--Overview.	
C1463	RTC001297--Copy of subfile folder entitled "C.B. & T."	

Examiner Signature		Date Considered	07/03/08
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8	C1464	RTC001298-RTC001303--C.B. &T. notes.	
	C1465	RTC001304--Fax cover sheet to B. Divine.	
	C1466	RTC001305-RTC001306 Corres. from COINLink to Mr. Divine.	
	C1467	RTC001307-RTC001308--Corres. from COINLink to Mr. Divine.	
	C1468	RTC001309-RTC001315--COINLink Master Agreement for Service.	
	C1469	RTC001316-RTC001317--Fax to B. Divine at CB&T.	
	C1470	RTC001318-RTC001319--Corres. from COINLink to Mr. Divine.	
	C1471	RTC001320--Corres. from COINLink to Mr. Divine.	
	C1472	RTC001321--Corres. from CB&T to P. Wills.	
	C1473	RTC001322-RTC001328--Proposed record layout for CBT.	
	C1474	RTC001329-RTC001332--System Diagram.	
	C1475	RTC001333--Applications.	
	C1476	RTC001334-RTC001339--Corres. & Occupation codes.	
	C1477	RTC001340-RTC0013357--Occupation codes.	
	C1478	RTC001358-RTC001359--Buyer & Purchase Information.	
	C1479	RTC001360-RTC001363--Status Log.	
	C1480	RTC001364-RTC001366--Contacts & Price List.	
	C1481	RTC001367-RTC001369--Corres. to T. Kress.	
	C1482	RTC001370-RTC001371--NFDA Dealership Pilot Agreement Outline.	
	C1483	RTC001372-RTC001374--Fax regarding revisions to S. Sterman from V. Cline.	
	C1484	RTC001375-RTC001377--Corres. regarding COINLink.	
	C1485	RTC001378-RTC001382--Corres. regarding COINLink.	
	C1486	RTC001383--Data Communications Service Agreement.	
	C1487	RTC001384--Master Agreement for COINLink Service.	
	C1488	RTC001385-RTC001394--Terms & Conditions.	
	C1489	RTC001395-RTC001396--COINLink Services Price List.	
	C1490	RTC001397--Discount Schedule.	
	C1491	RTC001398--Charter Members Discount Schedule.	
	C1492	RTC001399-RTC001408--Corres. regarding COINLink.	
	C1493	RTC001403-RTC001412--Corres. enclosing Agreement to M. Singleton from J. Wolfson.	
	C1494	RTC001413-RTC001431--COINLink Overheads.	
	C1495	RTC001431-RTC001446--COINLink Interfaces.	
	C1496	RTC001447-RTC001454Comerica.	
	C1497	RTC001455-RTC001460--Corres. Enclosing Confidentiality Agreement.	
	C1498	RTC001461-RTC001462--COINLink Diagrams.	
	C1499	RTC001463-RTC001466--Frost & Sullivan Information Security Questionnaire.	
	C1500	RTC001467--Memo to S. Langdon.	
	C1501	RTC001468-RTC001473--Directions to Comerica Acceptance Corp. from Metro Airport, MI.	
	C1502	RTC001474-RTC001477--Written notes on Detroit Meeting Jun. 16, 1987.	
	C1503	RTC001478-RTC001479--Comerica's Agenda Jun. 16, 1987.	
	C1504	RTC001408-RTC001488--COINLink Diagrams.	
	C1505	RTC001408--Phone message.	
	C1506	RTC001490--Comerica's Agenda.	
	C1507	RTC001491-RTC001493--Written notes re: Comerica.	
	C1508	RTC001493--Comerica contacts.	
	C1509	RTC001494-RTC001529--Comerica Acceptance Corp.	

Examiner Signature	<i>Donald J. F.</i>	Date Considered	01/05/08
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		Examiner Name	D. L. Greene		
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C1510	RTC001530--Comerica Acceptance Corp. ALPS Project Phase 1--Loan Origination System.	
C1511	RTC001531--Written notes to S. Laydon.	
C1512	RTC001532-RTC001535--Comerica Communique, Apr. 1987.	
C1513	RTC001536--Empire.	
C1514	RTC001537--Contacts of Empire of America.	
C1515	RTC001538-RTC001539--Article from The Wall Street Journal.	
C1516	RTC001540--GTE Telenet Telemail Rate Schedule.	
C1517	RTC001541--Written notes re: Basic Transactions for Typical Deal.	
C1518	RTC001542--Written notes re: Coinsystem or Dedicated Stand Alone.	
C1519	RTC001555-RTC001567--Public Network Rate Schedule.	
C1520	RTC001568--Metroteller Interchange Locations.	
C1521	RTC001569-RTC001582--Metroteller Update.	
C1522	RTC001583-RTC001584--List of Fields.	
C1523	RTC001585-RTC001587--Status Codes from Lenders.	
C1524	RTC001588-RTC001590--Technical Update.	
C1525	RTC001591--Update on Status of COINLink Project.	
C1526	RTC001592-RTC001598--Revised Summary of Changes and Time Estimates.	
C1527	RTC001599-RTC001630--COINLink Summary of Changes and Time Estimates.	
C1528	RTC001631-RTC001634--COINLink Survey.	
C1529	RTC001635-RTC001638--COINLink Lender Survey.	
C1530	RTC001639-RTC001642--COINLink Lender Survey.	
C1531	RTC001643-RTC001646--COINLink Lender Survey.	
C1532	RTC001647-RTC001650--COINLink Lender Survey.	
C1533	RTC001651-RTC001654--COINLink Lender Survey.	
C1534	RTC001655-RTC001658--COINLink Lender Survey.	
C1535	RTC001659-RTC001662--COINLink Lender Survey.	
C1536	RTC001663-RTC001666--COINLink Lender Survey.	
C1537	RTC001667-RTC001670--COINLink Lender Survey.	
C1538	RTC001671-RTC001674--COINLink Lender Survey.	
C1539	RTC001675-RTC001678--COINLink Lender Survey.	
C1540	RTC001679-RTC001682--COINLink Lender Survey.	
C1541	RTC001683-RTC001686--COINLink Lender Survey.	
C1542	RTC001687-RTC001690--COINLink Lender Survey.	
C1543	RTC001691-RTC001694--COINLink Lender Survey.	
C1544	RTC001695-RTC001698--COINLink Lender Survey.	
C1545	RTC001699-RTC001702--COINLink Lender Survey.	
C1546	RTC001703-RTC001706--COINLink Lender Survey.	
C1547	RTC001707-RTC001710--COINLink Lender Survey.	
C1548	RTC001711-RTC001714--COINLink Lender Survey.	
C1549	RTC001715-RTC001718--COINLink Lender Survey.	
C1550	RTC001719-RTC001722--COINLink Lender Survey.	
C1551	RTC001723-RTC001726--COINLink Lender Survey.	
C1552	RTC001727-RTC001730--COINLink Lender Survey.	
C1553	RTC001731-RTC001734--COINLink Lender Survey.	
C1554	RTC001735-RTC001738--COINLink Lender Survey.	
C1555	RTC001739-RTC001742--COINLink Lender Survey.	

Examiner Signature		Date Considered	02/02/08
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75	C1556	RTC001743-RTC001744--COINLink Lender Survey.	
	C1557	RTC001746-RTC001749--COINLink Survey.	
	C1558	RTC001750-RTC001753--COINLink Lender Survey.	
	C1559	RTC001754-RTC001757--COINLink Lender Survey.	
	C1560	RTC001758-RTC001761--COINLink Lender Survey.	
	C1561	RTC001762-RTC001765--COINLink Lender Survey.	
	C1562	RTC001766-RTC001769--COINLink Lender Survey.	
	C1563	RTC001770-RTC001773--COINLink Lender Survey.	
	C1564	RTC001774-RTC001777--COINLink Lender Survey.	
	C1565	RTC001778-RTC001781--COINLink Lender Survey.	
	C1566	RTC001782-RTC001785--COINLink Lender Survey.	
	C1567	RTC001786-RTC001789--COINLink Lender Survey.	
	C1568	RTC001790-RTC001793--COINLink Lender Survey.	
	C1569	RTC001794-RTC001797--COINLink Lender Survey.	
	C1570	RTC001798-RTC001801--COINLink Lender Survey.	
	C1571	RTC001802-RTC001805--COINLink Lender Survey.	
	C1572	RTC001806-RTC001809--COINLink Lender Survey.	
	C1573	RTC001810-RTC001813--COINLink Lender Survey.	
	C1574	RTC001814-RTC001817--COINLink Lender Survey.	
	C1575	RTC001818-RTC001821--COINLink Lender Survey.	
	C1576	RTC001822-RTC001825--COINLink Lender Survey.	
	C1577	RTC001826-RTC001829--COINLink Lender Survey.	
	C1578	RTC001830-RTC001833--COINLink Lender Survey.	
	C1579	RTC001834-RTC001837--COINLink Lender Survey.	
	C1580	RTC001838-RTC001841--COINLink Lender Survey.	
	C1581	RTC001842--Conflict.	
	C1582	RTC001843-RTC001854--Georgia DMV/Microscience.	
	C1583	RTC001855-RTC001880--COIN pictures.	
	C1584	RTC001881-RTC001883--CBI Update.	
	C1585	RTC001884-RTC001887--COINLink Budget.	
	C1586	RTC001888-RTC001891--New Name for COINLink.	
	C1587	RTC001892-RTC001899--Business & Product Plannin and Development team Plan for NADA 1988.	
	C1588	RTC001900-RTC001929--COINLink Plan Spreadsheets.	
	C1589	RTC001930--CBA Annual Show/San Diego.	
	C1590	RTC001931--CBA Auto Finance Show/Tampa.	
	C1591	RTC001932-RTC001964--1989 NADA Budgets.	
	C1592	RTC001965-RTC001970--COIN Data.	
	C1593	RTC001971-RTC002004--Marks Notes.	
	C1594	RTC002005-RTC002007--COIN Bldg. 500.	
	C1595	RTC002008--Oakleaf Convergent.	
	C1596	RTC002009-RTC2015--Coin Memo to J. Maloney.	
	C1597	RTC002016--Written notes.	
	C1598	RTC002017--Son of Chrysler Pres.	
20	C1599	RTC002018-RTC002021--Agreement Between Chrysler Credit Corp. & Coin Financial.	
28	C1600	RTC002022--Certified Collateral Corp.	

Examiner Signature		Date Considered	07/02/03
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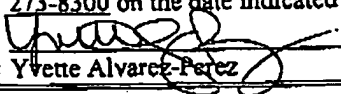
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<input checked="" type="checkbox"/>	C1604	RTC002033-RTC002036--Corres. to J. Hiemstra from K. Wynn.	
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<input checked="" type="checkbox"/>	C1606	RTC002064-RTC002094--Metroteller History.	
<input checked="" type="checkbox"/>	C1607	RTC002095-RTC002104 Policy Memos.	
<input checked="" type="checkbox"/>	C1608	RTC002105-RTC002114--NFADA.	
<input checked="" type="checkbox"/>	C1609	RTC002115--Fax cover sheet.	
<input checked="" type="checkbox"/>	C1610	RTC002116-RTC002122--Written notes.	
<input checked="" type="checkbox"/>	C1611	RTC002123-RTC002132--NFADA Dealer Survey.	
<input checked="" type="checkbox"/>	C1612	RTC002133-RTC002135--Corres. to R. Welte from J. Wolfson.	
<input checked="" type="checkbox"/>	C1613	RTC002136--Agenda for NFADA Slide Show Planning Meeting.	
<input checked="" type="checkbox"/>	C1614	RTC002137-RTC002138--NFADA Presentation.	
<input checked="" type="checkbox"/>	C1615	RTC002139-RTC002142--NFADA Committee Meeting Agenda.	
<input checked="" type="checkbox"/>	C1616	RTC002143-RTC002146--Discussion Outline.	
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<input checked="" type="checkbox"/>	C1618	RTC002156-RTC002153--NFADA Planning Discussion Outline.	
<input checked="" type="checkbox"/>	C1619	RTC002159--Memo to D. Gordon, M. Singleton, J. Hiemstra.	
<input checked="" type="checkbox"/>	C1620	RTC002160--Fax Cover Sheet.	
<input checked="" type="checkbox"/>	C1621	RTC002161--Memo to S. Sterman from V. Cline.	
<input checked="" type="checkbox"/>	C1622	RTC002162-RTC002164--Memo to Board of Directors from D. Welte.	
<input checked="" type="checkbox"/>	C1623	RTC002165--Marine Midland.	
<input checked="" type="checkbox"/>	C1624	RTC002166--Status.	
<input checked="" type="checkbox"/>	C1625	RTC002167-RTC002170--Corres. to T. Kress from S. Sterman.	
<input checked="" type="checkbox"/>	C1626	RTC002171--Gateway Coinlink.	
<input checked="" type="checkbox"/>	C1627	RTC002172-RTC002178--Corres. to J. Schreiber re: PCR.	
<input checked="" type="checkbox"/>	C1628	RTC002179-RTC002181--Written notes.	
<input checked="" type="checkbox"/>	C1629	RTC002182--Memo re: Gateway Terminal Equipment Requeirments.	
<input checked="" type="checkbox"/>	C1630	RTC002183-RTC002184--Memo re: PC Rental Survey.	
<input checked="" type="checkbox"/>	C1631	RTC002185-RTC002195--Gateway Terminal Functional Specifications.	
<input checked="" type="checkbox"/>	C1632	RTC002196--Lender Gateway Device.	
<input checked="" type="checkbox"/>	C1633	RTC002197-RTC002205--CoinLink Lender Gateway Terminal Functional Specifications.	
<input checked="" type="checkbox"/>	C1634	RTC002206-RTC002223--Product Repackaging Overheads.	
<input checked="" type="checkbox"/>	C1635	RTC002224-RTC002239--Trainer's Training.	
<input checked="" type="checkbox"/>	C1636	The United States District Court for the Eastern District of New York; Initial Expert Report of David Klausner for Defendant routeone LLC Concerning U.S. Patent Nos. 5,878,403 and 6,587,841.	
<input checked="" type="checkbox"/>	C1637	File Wrapper for 5,877,403.	
<input checked="" type="checkbox"/>	C1638	File Wrapper for 6,587,841.	
<input checked="" type="checkbox"/>	C1639	Cassette Tape 1998 Auto Finance Conference.	
<input checked="" type="checkbox"/>	C1640	The United States District Court for the Central District of California; Defendants' Answer to Amended Complaint for Patent Infringement and Counterclaims Concerning U.S. Patent No. 7,181,427.	

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.
LIBA/1808084.1

Examiner Signature	<i>[Signature]</i>	Date Considered	01/03/08
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CERTIFICATE OF TRANSMISSION

I hereby certify that this correspondence is being facsimile transmitted to USPTO at fax number (571) 273-8300 on the date indicated below.


Yvonne Alvarez-Perez

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JUL 22 2005

Appln. No. : 10/649,397
Applicant : James DeFrancesco et al
Filed : August 27, 2003
Title : COMPUTER IMPLEMENTED AUTOMATED CREDIT APPLICATION
ANALYSIS AND DECISION ROUTING SYSTEM
Docket No. : 104570-489-DIV1

Mail Stop Non-Fee Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. § 1.56, the references listed below are being brought to the attention of the Examiner for consideration in connection with the examination of the above identified patent application. These references were previously submitted in the parent applications, Application No. 09/526,776, now U.S. Patent No. 5,878,403 and Application No. 09/107,321, now U.S. Patent No. 6,587,841 and are listed on the face of the patents. Copies of the initial pages of the patents are enclosed for your review.

Applicants respectfully request that the Examiner consider the listed documents in this divisional case.

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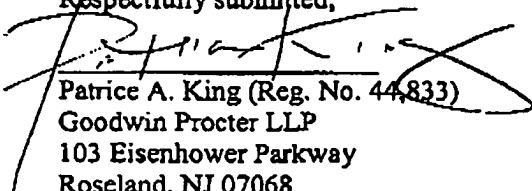
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This Information Disclosure Statement is being filed before the mailing of a first office action on the merits under 37 C.F.R. §1.97(b), and therefore no fee is necessary. However, if a fee is required the Commissioner is authorized to charge any required fees to Goodwin Procter LLP Deposit Account 06-0923.

Respectfully submitted,



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